

Your EAP|Here4TN! for you and your family

**PARTNERS
FOR HEALTH**
EMPLOYEE
ASSISTANCE
PROGRAM

The unsettling impact of identity theft

Jim stopped at a gas station after completing a cross-town errand in Knoxville, using a debit card for the purchase. A week later he noticed additional charges showing up in his online bank statement. These included purchases of clothing and video games, plus restaurant dinners—in Mexico. He suspected that his card number had been taken and used.

Identity theft is a common problem in today's technology-dependent world. Every two seconds, someone in America becomes a victim. Whether it's a stolen credit card or Social Security number, or mysterious accounts appearing on a credit report, identity theft takes time and trouble to resolve.

Its effects can be powerful. If you've been victimized by identity theft—and subsequent fraudulent activity—its effects can impact you emotionally as well as financially. Studies show that victims may experience vulnerability, helplessness, anxiety, frustration, anger and even self-blame. In fact, identity theft victims sometimes experience emotions similar to those triggered by assaults or other physical traumas.

Repairing the damage takes time. If it occurs, report identity (ID) theft as soon as possible. Report any unusual activity on your account statements to your bank. The Federal Trade Commission (FTC) and your local police department are also critical in filing a complaint. Once you notify the FTC of the identity theft, you will have an ID theft affidavit. Take this to your local police and get a police report. These two documents together are your identity theft report. This will help you resolve fraudulent account activity with creditors, banks and other companies.

Self-care is important. It's vital to focus on your physical and mental wellness if you have been impacted by identity theft. Make sure to use relaxation techniques as a way to stay balanced. Try to get enough rest, good nutrition, and plenty of exercise to relieve stress. Your ParTNers EAP offers confidential, no-cost counseling if you need it.

Jim immediately contacted his bank to report the unauthorized purchases. Fortunately, his bank had a policy of removing such charges from customer accounts. Jim also consulted with a ParTNers EAP professional to work on dealing with his anger and frustration.

Would you know what to do if someone stole your identity and used it to obtain goods and services in your name?

Discovering you have been the victim of identify theft can threaten your sense of security. Fortunately, there are a number of practical steps you can take to restore both your financial standing and sense of well-being.

As described in the article on page 3, your ParTNers EAP *Identity Theft Assistance Program* can provide legal, financial, and ID theft resolution services to address your specific situation. The program can serve as a single point of contact for all your ID theft resolution needs. It can help you avoid legal expenses and save many hours of your valuable time.

In addition, your ParTNers EAP professional counselors can confidentially address the emotional toll that identity theft may have taken on you. Call toll-free at **1.855.Here4TN (1.855.437.3486)** or go online at **www.Here4TN.com** for helpful resources.



How to protect your privacy

As most people now know, protecting one's personal information in an increasingly online world is a constant concern.

Identity theft occurs when someone steals personal information such as your Social Security number, driver's license number, account numbers, etc., and fraudulently uses them for personal gain. This happens via lost or stolen wallets, stolen mail, an organizational data breach, computer virus, "phishing" scams, "skimmed" credit cards, and the theft of discarded paper documents. ID theft can damage your credit status and require considerable time and effort to resolve.

Here are some ID theft prevention tips.

- Avoid giving out your Social Security number (SSN) unless absolutely necessary. Don't provide personal information (your name, birthdate, SSN or bank account number) by phone, mail, or online unless you initiated the contact.
- Shred receipts, medical documents, account statements and prescription labels once they're no longer needed.
- Devise and use strong, complex passwords on your devices to protect your credit, banking and other accounts.
- Don't click on any questionable email links from strangers (i.e., phishing) or even from friends—whose email accounts may have been corrupted.
- When you go out, limit the cards you carry to your driver's license and whatever credit/debit card you need. Leave your Social Security card at home.
- Review your account statements frequently and watch for unauthorized transactions.
- Store personal information in a safe place at home and at work.
- Be alert for odd-looking card readers protruding from ATMs or gas pumps.
- When shopping, keep your credit card in sight. Whenever possible, don't allow anyone to leave your presence with the card.
- Order and review your credit report annually to be certain it doesn't include accounts that you have not opened. Check the report more frequently if you suspect someone has gained access to your account information. You're entitled to a free credit report each year from AnnualCreditReport.com.
- Install and update Internet security software on your devices including privacy, data theft, virus and malware protection.
- Never post your full name, SSN, address, phone number, or account numbers on social media sites.
- Beware of "shoulder surfers"; shield the keypad when typing your passwords on computers or your PINs at retail stores and ATMs.
- Use only known, secure Wi-Fi connections to avoid transmitting information without your knowledge.

Warning signs of identity theft

An identity thief can deplete your bank account, make purchases with your credit cards, open new accounts, get medical services in your name, and file a tax return to take your IRS refund. The following are clues that your identity may have been compromised.

- Your bank account shows withdrawals that you cannot explain.
- You don't get your bills or other mail.
- Your credit report contains unfamiliar accounts or charges.
- You are turned down for a loan or credit card even though your credit history has previously been sound.
- Medical providers bill you for services you didn't use.
- Debt collectors contact you about debts that aren't yours. Or, people posing as collectors try to intimidate you into making a payment or providing your personal information.
- The IRS notifies you that more than one tax return was filed in your name or that you have income from an employer for whom you don't work.
- You learn that a company where you do business has experienced a data breach.

Identity theft resources

Here are several places to start if you need to restore your identity and credit.

Federal Trade Commission:

The website [IdentityTheft.gov](https://www.identitytheft.gov) is the federal government's online resource for identity theft victims.

The agency creates Identity Theft Affidavits on behalf of consumers. The website provides streamlined checklists and sample letters to guide ID theft victims through the recovery process. Consumers can reach the FTC by phone at 1-877-438-4338 in addition to the website.

Identity Theft Resource Center:

This is a nonprofit organization established to support victims of identity theft in resolving their cases. The ITRC provides no-cost case assistance for people dealing with data breaches, fraud, scams and more. The ITRC website offers access to many articles and videos that provide victim assistance and education on identity theft and financial fraud. In addition, the site provides numerous links to a wide variety of helpful resources. Go to [IDTheftCenter.org](https://www.IDTheftCenter.org) or call 1-888-400-5530.

Your ParTNers EAP Identity Theft Assistance Program:

Fraud Resolution Specialists™ help members restore their identity and good credit through a comprehensive service.



Your ParTNers EAP Identity Theft Assistance Program

Here's a smart, easily accessible option to consider if identity theft has happened to you. Through your ParTNers EAP program, you can access an Identity Theft Assistance Program at no charge to you that promptly addresses fraud-related issues you may face. This program also recommends preventative steps to help you avoid being victimized again. The program offers:

- Unlimited telephonic consultations with a highly trained Fraud Resolution Specialist™ based on your needs and concerns.
- Assistance with restoring your identity and good credit. This can include providing you with a "Uniform ID Theft Affidavit," answering your questions about completing the affidavit, and counseling for you about how to submit the affidavit to the proper authorities, credit reporting agencies and creditors.
- A free ID Theft Emergency Response Kit™.
- Help with the potentially costly steps to dispute fraudulent debts as a result of ID theft.

If you need help, just call your ParTNers EAP toll-free number or go online.

Sources: Federal Trade Commission, Identity Theft Resource Center, Equifax, CreditSame.

www.Here4TN.com | 1.855.Here4TN (1.855.437.3486)

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