



**Harvard**  
FEDERAL CREDIT UNION

# Identity Theft, Fraud, and Scams

# Today's Webinar

## Reducing Background Noise

We've muted all attendees to help with audio quality.

## Using the "Q&A" Feature

Submit questions at any point. Let's test it!

## Presentation & Recording

This presentation is being recorded and will be posted on our YouTube channel to re-watch.

## Post-Workshop Survey

Take our post-workshop survey and let us know how we did.

# Meet Your Hosts



**Ty Koppelson, CCUFC**

Community Engagement Specialist



**Jen Fries, CCUFC**

Community Engagement Manager



**Terrence Bazile, CCUFC**

Community Engagement Specialist



# Not-For-Profit Banking at Harvard FCU



## Community Focused

Harvard FCU is dedicated to empowering our community at Harvard and beyond. Once a member, always a member, even if you leave your job. When you join membership extends to all family members.



## Products & Services

Free access to ATMs nationwide. Credit cards with cash back rewards. Home loans for purchases and refinancing, student loans and refinancing options, auto loans and more.



## Access Anywhere

Convenient locations and Online Banking. Mobile Banking and Digital Wallet ready. Access to the nationwide CO-OP Shared Branching Network.



# Today's Presenter



**Daniella Ciuffetelli**

Fraud and Compliance Manager

# Today's Agenda

- Definition of Fraud
- Types of Fraud: Identity Theft, Elder Financial Abuse, Scams
- Steps to Take & Prevention for each type
- Tools to monitor your credit

# Identity Theft, Fraud, and Scams



# Fraud

Fraud is:

- when someone tries to trick you out of your personal information and money.
- Examples:
  - Purchases are made using your debit or credit card number
  - Forged checks





# Fraud

## Fraud is NOT:

- giving someone authorization to use your debit card, then not liking how they use it.
- forgetting to cancel a subscription or a free trial before it charges.
- someone using an account they are authorized to use.
- kids making purchases without your knowledge.





# Identity Theft

Identity Theft is:

- when someone uses your personal or financial information without your permission.
- Examples:
  - Credit is applied for in your name
  - Unemployment claims or tax refunds are filed using your information, with payment directed to their accounts





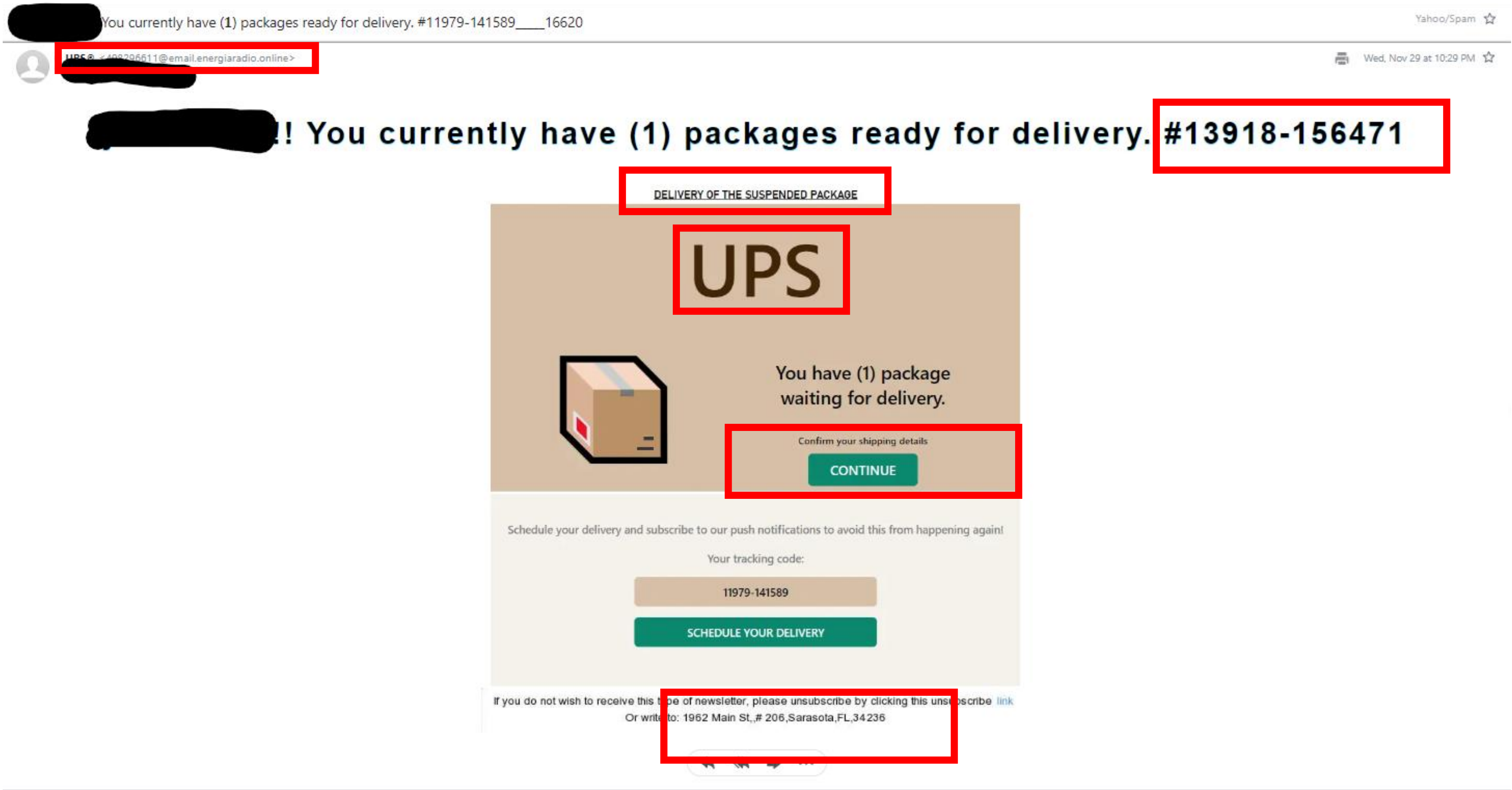
# Scams

Scams are:

- an intentionally deceptive way of obtaining someone's personal information or money.
- Examples:
  - Romance scams
  - Phishing
  - Fake Check scams



# Phishing Examples



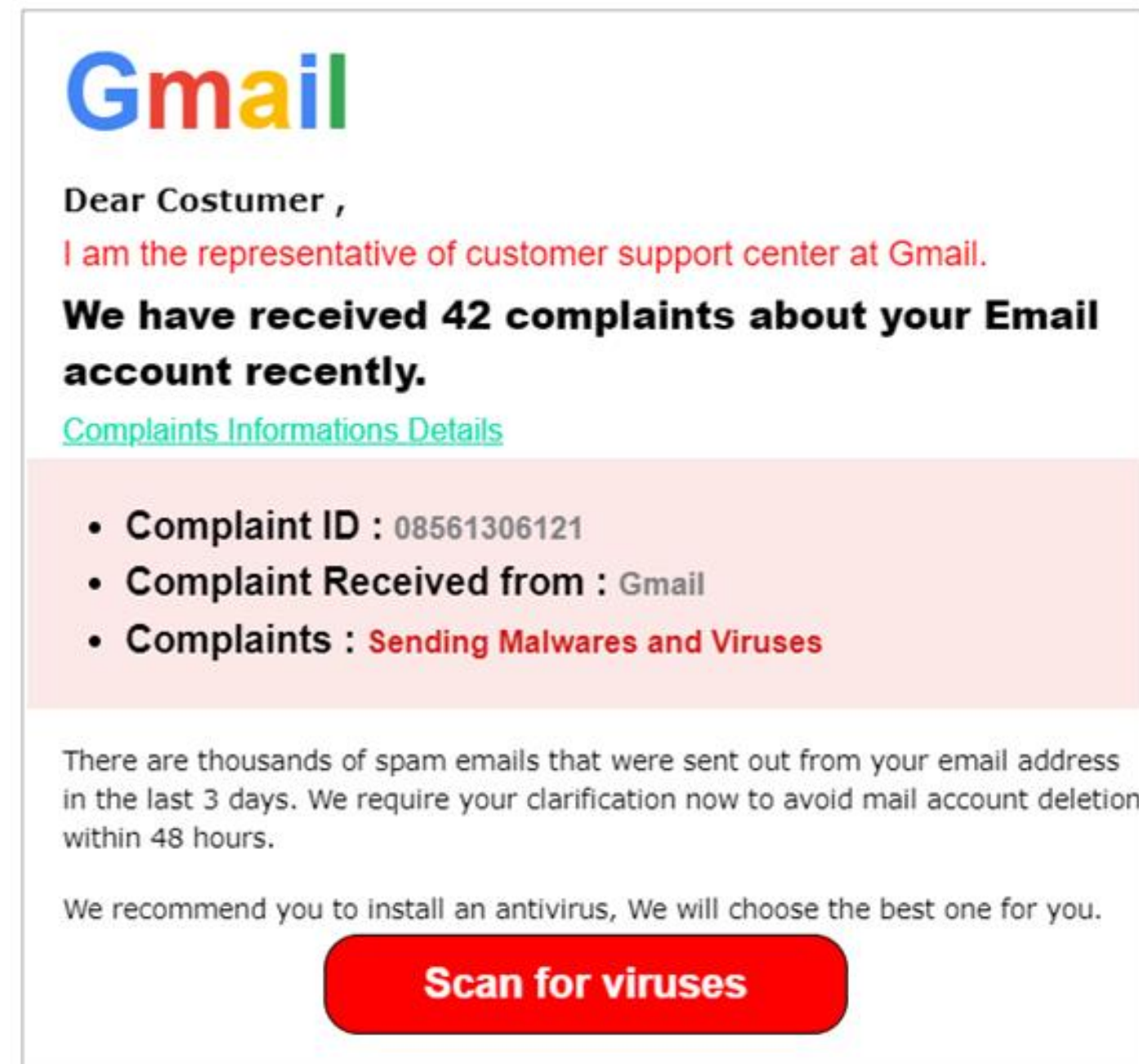
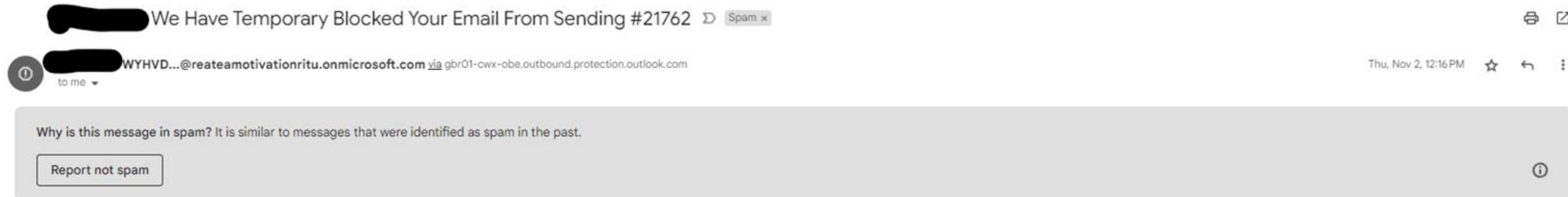


# Phishing Examples





# Phishing Examples





# Identity Theft, Fraud, and Scams



# Elder Financial Abuse



# Elder Financial Abuse

Commonly used tactics:

- Sweepstakes scams
- Tech support scams
- Grandparent scams
- Government impersonation scams



# Experiencing Identity Theft



# Experiencing Identity Theft

Signs to watch for:

- Unusual charges or transactions, even small ones
- You suddenly stop receiving bills
- Receiving credit cards in the mail you did not apply for
- You are denied credit unexpectedly
- You notice unknown accounts or inquiries on your credit report ([AnnualCreditReport.com](https://www.annualcreditreport.com))





# Experiencing Identity Theft

## Steps to take:

- Take a deep breath
- File an Identity Theft report at [IdentityTheft.gov](https://www.identitytheft.gov) and reach out to Identity Theft Resource Center (ITRC)
- Alert your financial institutions and creditors immediately, closing any accounts someone may have access to
- Place a fraud alert and freeze on your credit reports
- Change your passwords and enable multi-factor authentication





# Preventing Fraud





# Preventing Fraud

## Ways to protect yourself:

- Be cautious of high-pressure, urgent demands
- Educate yourself on common scams
- Install trusted software to protect your devices
- Use strong, unique passwords on each account
- Assume any unsolicited correspondence requesting personal or financial information is suspicious, and treat it as such
- Check your credit report regularly, and consider placing a freeze

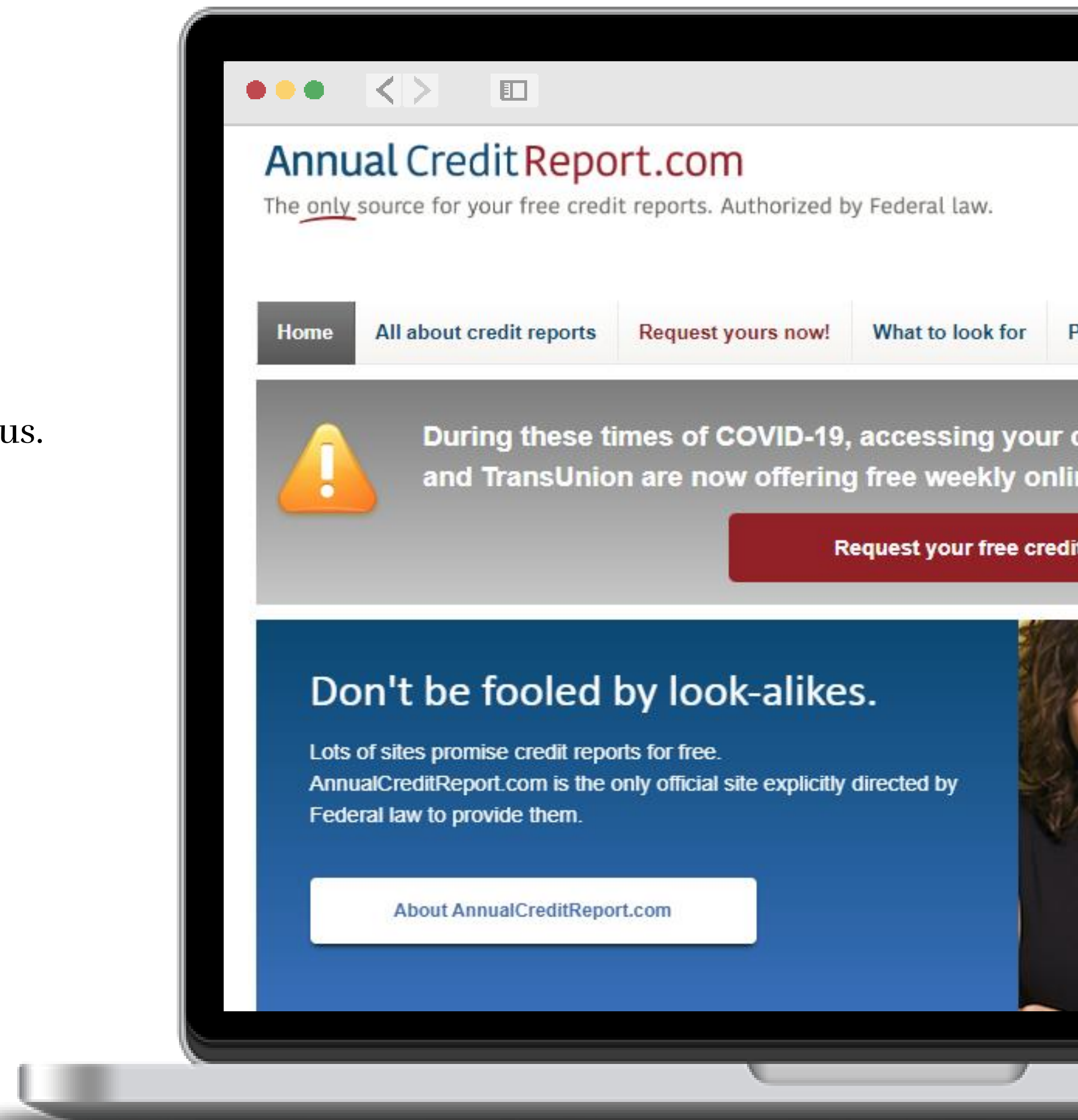




# Free Credit Report

Receive a free weekly copy of report from each of 3 bureaus.

**ANNUALCREDITREPORT.COM**





# See your financial future.

With Savvy Money, you'll get:

- Daily updates
- Real-time alerts
- Personalized tips
- Special offers to help your credit

All with no impact to your credit score!

**Get started in Online Banking.**

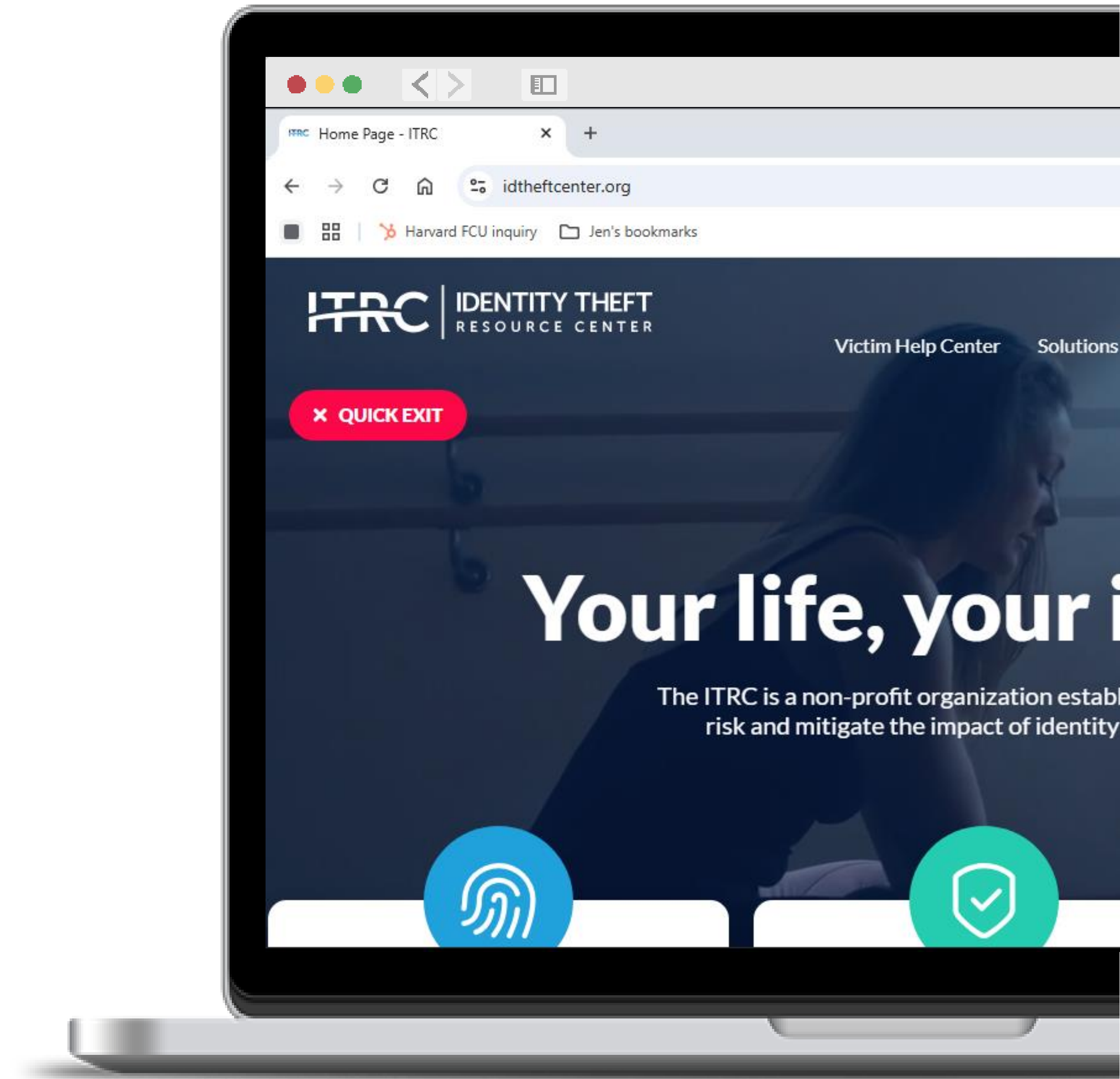




# Identity Theft Resource Center

A non-profit that helps victims of identity theft

**IDTHEFTCENTER.ORG**



# Learn More:



LEARNING LAB+ FINANCIAL COUNSELING ▾ FINANCIAL WELLNESS ▾ ABOUT US ▾ CONTACT SEARCH

## RESOURCES TO SAFEGUARD AGAINST IDENTITY THEFT AND FINANCIAL FRAUD

In an increasingly digital world, there are more opportunities than ever for fraud. Whether you are concerned you may be experiencing identity theft or want to learn how to protect yourself, these resources can help.



### 1. Review all Three of Your Credit Reports in Detail at [AnnualCreditReport.com](https://AnnualCreditReport.com)

It is important to review your report from all three credit bureaus (Transunion, Experian, and Equifax) as information reported may vary. You can access these reports free once a week. If you notice



### 2. Connect with Your Financial Institution

Contact your financial institution immediately to alert them you may be the victim of identity theft and inquire about additional security features for your account.



### 3. File an Identity Theft Report with the Federal Trade Commission at [IdentityTheft.gov](https://IdentityTheft.gov)

This process will walk you through additional steps you may need to take in your situation to create a recovery plan, in addition to helping you file a report with the appropriate officials.

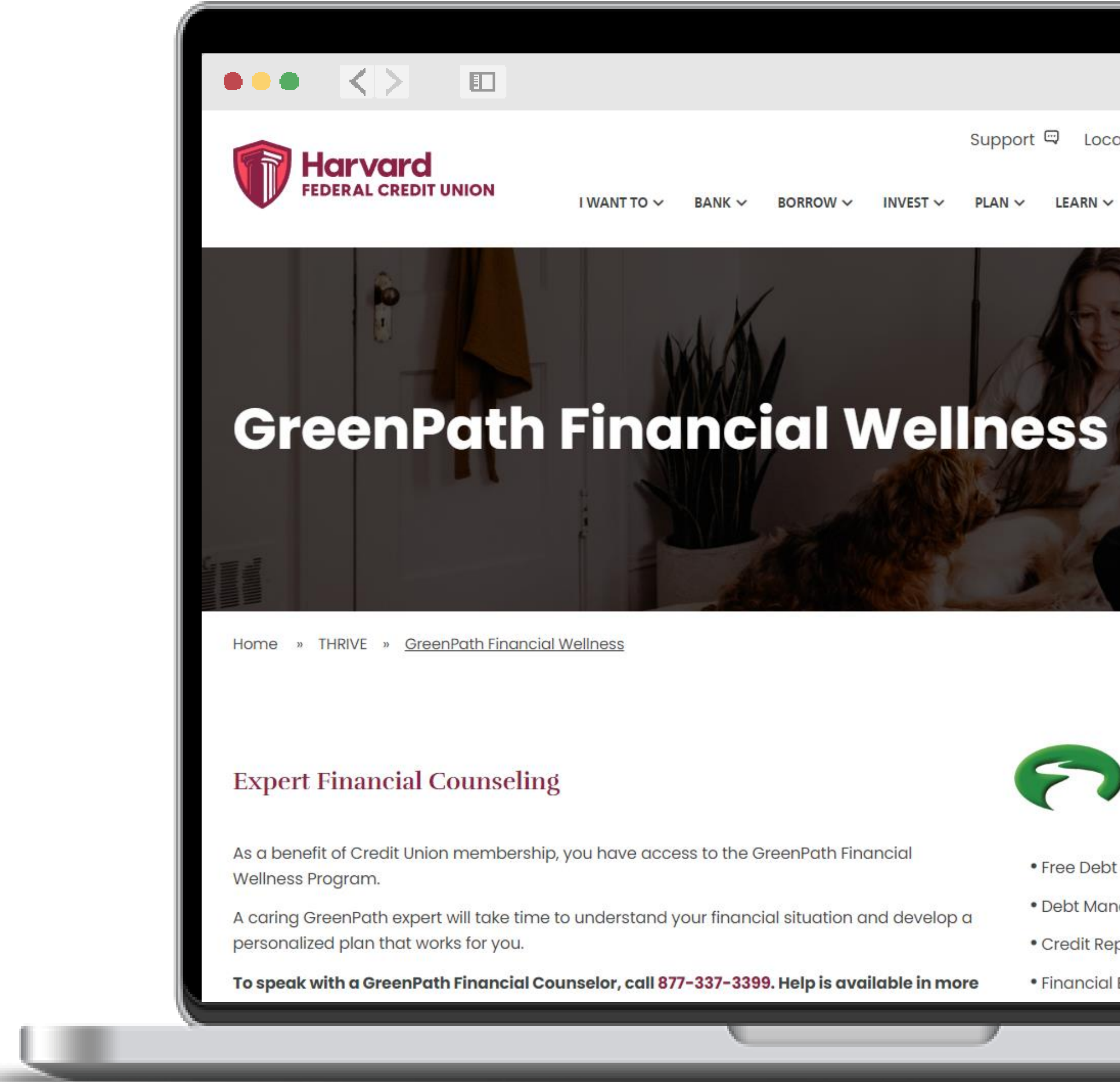




# GreenPath

GreenPath Financial Wellness offers free credit, debt, budget, housing, and federal student loan counseling.

[HarvardFCU.ORG/GREENPATH](https://HarvardFCU.ORG/GREENPATH)





# Questions?

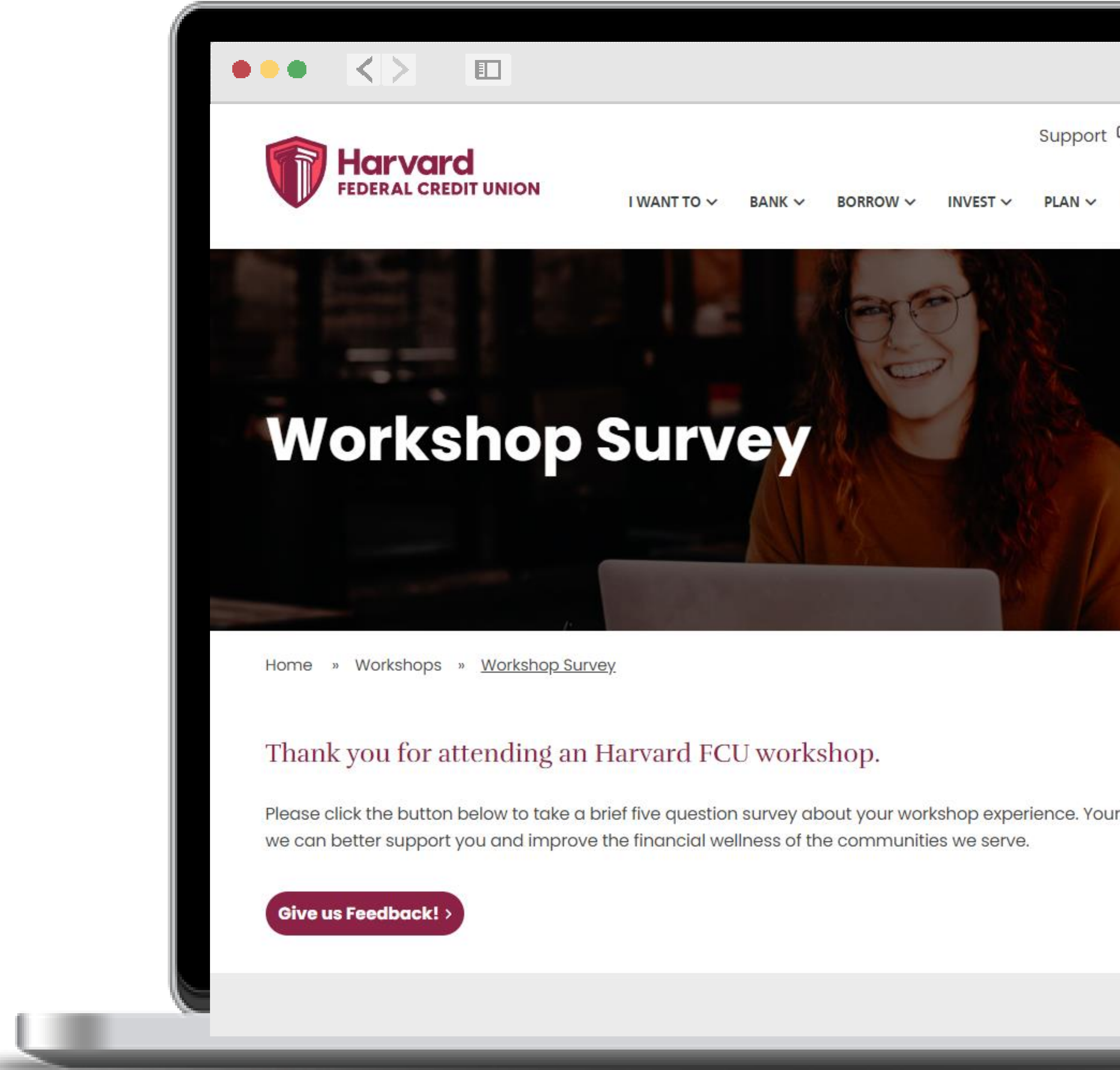




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Let us know how you liked this webinar.

[HarvardFCU.ORG/SURVEY](https://HarvardFCU.ORG/SURVEY)





# Let's keep in touch!



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# New Branch Coming Soon!

Check out our new location at  
One Brigham Circle, opening  
this summer.

1620 Tremont St, Boston, MA 02120

[harvardfcu.org](https://harvardfcu.org)

