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College students increasingly victims of ID theft

ERIE, Pa. (August 20, 2013) - As many college students head back to campus later this month, they need to add "protecting themselves from identity theft" to their to-do list, alongside buying text books and deciding on a meal plan. Every three seconds someone's identity is stolen according to the Javelin Strategy & Research 2012 Identity Theft Report - and college students are increasingly one of the biggest targets of identity theft. The [Federal Trade Commission](#) reports college students (ages 20-29) represent the highest percentage of all identity theft complaints.

"There are several reasons why college students are a prime target for identify theft," said Joe Vahey, vice president and product manager at [Erie Insurance](#). "Not only do they usually have pristine credit records but they also are exposed to many situations that can leave them unknowingly vulnerable to becoming an identity theft victim."

With just a few pieces of a college student's personal information, new credit lines can be opened, bank accounts can be drained, fraudulent tax returns can be filed, medical services can be sought and a student's name can even be provided as an alias to police upon an arrest. All of these circumstances can cost thousands of dollars to correct and can even cost new graduates job opportunities as credit and background checks are routinely performed by employers.

Below are 10 tips from Erie Insurance to help prevent college students from becoming identity theft victims:

1. Put a cross-cut shredder and lock box on your back-to-campus list - and use them. Keep laptops, tablets and Social Security cards in the lock box.
2. Never carry your Social Security card with you, and do not give out your Social Security number without verifying who is requesting it and why.
3. Check that your school uses a student identification number that isn't your Social Security number. Request that they do in your instance if they do not do this as a standard practice.
4. Be wary of peer-to-peer file sharing programs and unsecure WiFi networks, and use up-to-date computer security software.
5. Resist the urge to over share personal information. Avoid noting your birth date, high school name or pet's name on social media sites as these are often answers to security questions asked by institutions to validate your identity. Also, don't divulge personal information or social networking/Internet login information over the phone or in an email without verifying the requestor's credentials. It's ok to refuse to divulge that information if you're suspicious about the requestor's credibility.
6. Avoid the myriad credit card sign-up booths on campus and use your cross-cut shredder to destroy mailed credit card offers you will not use. If you must, select one card from a reputable credit card company and use it instead of a debit card for purchases, as credit cards provide extra layers of fraud prevention.
7. Add a password to your smartphone. Javelin's report indicates smartphone owners experience identity theft 1/3 more than the general public. Since many people store passwords, personal information and account information on their devices, if a phone is stolen and there is no password the thief will have access to all of that private information.
8. Be aware of your surroundings including "shoulder surfers" and other suspicious activity. "Shoulder surfing" occurs when someone snaps a photo of your account over your shoulder.
9. Check your credit score throughout the year and your bank and credit card statements monthly to quickly identify any suspicious or fraudulent activity. If you suspect fraud, contact your bank or credit card company immediately. Ask one of the three [credit reporting agencies](#) to put a fraud alert on your credit report. That agency will notify the other two.
10. Parents, consider purchasing identify theft protection coverage for your college student. Such policies can cover the expenses involved in restoring one's identity for a minimal cost. For example, Erie Insurance's Identity Recovery and Fraud Reimbursement Coverage can cover costs associated with re-filing loans or grants and legal fees as well as working with the three major credit bureaus and others to close fraudulent accounts and restore credit ratings quickly.

If you determine that you are the victim of identity theft or notice fraudulent account activity, notify your identity theft coverage provider so they may immediately contact your banking institutions, credit card companies and three major credit bureaus to stop the fraud from perpetuating. If you do not have identity theft coverage, report the suspicious activity to the appropriate institution and request a new account number as well as a fraud alert notice on your account. Placing a fraud alert on your account makes it more difficult for new accounts in your name to be opened. Also order copies of your credit report and notify the appropriate credit bureau in writing of the fraudulent account activity. Additionally, file an identity theft report with the FTC and your local police department.

Visit www.erieinsurance.com/property/IdentityRecovery.aspx for more information about identity theft prevention.

According to A.M. Best Company, Erie Insurance Group, based in Erie, Pennsylvania, is the 15th largest homeowners insurer and 12th largest automobile insurer in the United States based on direct premiums written and the 20th largest property/casualty insurer in the United States based on total lines net premium written. The Group, rated A+ (Superior) by A.M. Best Company, has nearly 4.5 million policies in force and operates in 11 states and the District of Columbia. Erie Insurance Group is a FORTUNE 500 company. Erie Insurance is proud to be named a J.D. Power and Associates' [2012 Customer Service Champion](#). ERIE is one of only 50 U.S. companies so named. Erie Insurance is also recognized on the list of Ward's 50 Group of top performing insurance companies, which analyzes the financial performance of 3,000 property and casualty companies and recognizes the top performers for achieving outstanding results in safety, consistency and financial performance over a five-year period (2007-2011).

News releases and more information about Erie Insurance Group are available at www.erieinsurance.com.

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