

What's your identity theft IQ?

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1) For nine years in a row, what is the top consumer complaint as reported to the U.S. Federal Trade Commission?

- a. Banks and Lenders
- b. Auto Related Complaints
- c. Third Party and Creditor Debt Collection
- d. Identity Theft
- e. Shop-at-Home and Catalog Sales

2) What state has the highest per capita rate of reported ID theft?

- a. Arizona
- b. California
- c. Florida
- d. Nevada
- e. Texas

3) What age group is most likely to be affected ID theft?

- a. Under age 19
- b. Ages 20 to 29
- c. Ages 30 to 39
- d. Ages 40 to 49
- e. Over age 70

4) Which of CUNA Strategic Services' 24 partners focuses on identity theft protection services?

- a. Diebold
- b. OfficeMax
- c. Verafin
- d. Intersections



Answers

Identity Theft IQ

- 1) In 1999, the Federal Trade Commission (FTC) reported for the first time that identity theft was the crime that Americans complained about the most as a consumer issue. Since that year, **identity theft** has remained at the top of the list. Of 1,223,370 complaints received in 2008, 26 percent were related to identity theft. The highest number of complaints to the FTC in 2008 are in the following three categories. To review the report, visit <http://www.ftc.gov/opa/2009/02/2008cmpts.shtm>.

1	Identity Theft	313,982	26%
2	Third Party and Creditor Debt Collection	104,642	9%
3	Shop-at-Home and Catalog Sales	52,615	4%

- 2) On the state level, **Arizona** had the highest per capita rate of reported ID theft, followed by California and Florida.
- 3) **At 24 percent, those between 20 and 29 were the most common age group to be hit by ID theft.** Those aged 30 to 39 were close behind with 23 percent, while people in their 40s represented about 19 percent. About 7 percent were under 19 and 5 percent were over 70.
- 4) Through **Intersections Inc.**, a leading global provider of identity risk management services and a CUNA Strategic Services alliance provider, you can offer your members ITAC Sentinel[®], a robust suite of identity theft protection services. You'll be providing a great service to your members, and your credit union will participate in a revenue sharing program of up to \$42 per member per year.

To learn more, call CUNA Member Service at 800-356-8010, press 3 or visit cunastrategicservices.com and choose Intersections.