

Monmouth County Education Association



Important Dates:

9/14 - MCEA Executive Committee Meeting at the MCEA Office

9/16 - [Online Pension Webinar](#)

9/17 - NJEA Executive Committee Meeting

9/18 - NJEA Delegate Assembly Meeting

9/23 - NJREA Fall Luncheon Meeting (NJREA)

9/30 - Seesaw Workshop 4:15 PM
MCEA Office



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Neptune City, NJ 07753

(732) 455-5055

Interested in writing an article for our newsletter?

- Is there an issue facing members or students that feel passionately about?
- Is there someone who should be celebrated?
- Is your local doing something amazing?
- Is there a piece of advice you want to share with members?
- Did you attend an MCEA sponsored event?

Email:

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Your Executive Team

Denise King, President
John Napolitani, 1st VP
Erin Wheeler, 2nd VP
Diane Vistein, Recording Secretary
Steven Koumoulis, Corresponding Secretary
Gail Maher, Treasurer

Identity Theft

By: Kathleen Lane

It won't happen to me. Right? I choose secure and lengthy passwords, I have a different password for all my accounts, I don't share my passwords, I don't keep a list on my phone. Nope - not enough. In this world of high-tech-low-conscientiousness, every one is prone to identity theft. I found this out when I was denied unemployment benefits on August 10, 2021. I stood in my kitchen with the denial in my hand, wondering what kind of mistake had been made - not only am I not eligible for summer unemployment benefits as a teacher - I worked summer school, so I was not "unemployed" this summer and would not have filed for benefits. After speaking with NJ Department of Labor, the entity filing unemployment benefits had my full name, address, and social security number when they originally applied for benefits.

Help! My (name) (address) (social security number) is being used by someone else. This is identity theft. Please don't think, "Should I do something about this?" but rather, "What are my next steps." And then take those next steps.

The pandemic era saw an increase in identity theft. Combined fraudulent claims on unemployment and stimulus checks reached up to 40% with 29% of people becoming repeat victims to identity theft. Hoping it goes away is not enough. We have to be vigilant with our identities.

Create a (paper) folder with notes from any account you open during this process with website name, login, password, and PIN if one is created; phone calls you make, when and to whom you spoke with and what is (if there is) a follow-up to the conversation; as well as, any reports you file with police or your employer.

This is not an exhaustive list of "things to do" - these are the steps I took and compiled a simple list with links to help others. They are of course suggestions towards your "identity-peace-of-mind." These steps are not only responsive but cautionary; you do not need a reason to create a mySocialSecurity account or freeze your credit reports, this can be done (and undone) at any time for any reason.

One start is with your local law enforcement - No matter the type of fraud, contact your local law enforcement and report the fraud and/or loss. Some townships have online forms you can file and they will get in touch with you to complete the process. If there is no online form, call the local law enforcement office before you go - you may need an appointment. Social Security Number -

Your number was used for benefits or you know of a database breach for an app or account you have where your social security number was one piece of your information stolen, or worse case scenario, someone was successful in getting benefits in your name with your social security number.

* Report the incident to your district if it is in relationship to your pay or benefits. The district should send a letterhead letter of the fraud to the appropriate NJ government office, such as, NJ Department of Labor for unemployment benefits. Be sure the district sends you a copy of the communication and keep it in your (paper) file.

* For unemployment benefits: complete NJ "report fraudulent activity" online form: https://lwd.state.nj.us/formsapp/form/41?_ga=2.8963510.2081778830.1614806089-1430391011.1614806089

* Call NJ Department of Labor and report the incident:
North Jersey area (201) 601-4100
Central Jersey area (732) 761-2020
South Jersey area (856) 507-2340

* For other benefits, complete appropriate form on the Federal Trade Commission Identity Theft website: <https://www.identitytheft.gov/#/Info-Lost-or-Stolen>

* Create a "My Social Security" account: <https://secure.ssa.gov/RIL/SiView.action> This will allow you to set up alerts if your social security number is accessed for benefits.

Credit Bureau Agencies - place a freeze on your credit. This is to prevent a line of credit being opened in your name.

* Contact via online or call Chexsystems - this is the agency used by financial institutions to run a "quick credit check" when opening a savings and checking account. Place a security alert on your account.

* Freeze Credit: contact each credit agency. You can call or file online to freeze your credit. This will not freeze your open lines of credit (you can still use your credit cards, etc.). Rather this step stops new lines of credit from being opened. You can unfreeze if you want to open a new line of credit at any time. You do not need to join or pay an annual fee to freeze your credit.

* Request a credit check after you freeze and then again 3-6 months after initial freeze to ensure the freeze has kept someone from opening lines of credit in your name.

Credit Agencies

- TransUnion.com/credit-help
- 888-909-8872
- Experian.com/help
- 888-EXPERIAN (888-397-3742)
- Equifax.com/personal/credit-report-services
- 800-685-1111

* Add an extended fraud alert which lasts seven years. How to place: Contact any one of the three credit bureaus — Equifax, Experian, and TransUnion after you freeze your credit. Reporting to one agency is enough: the credit bureau you contact must tell the other two to place an extended fraud alert on your credit report. You will need to mail a police report when you file the extended fraud alert via snail mail.

* Opt out of Pre-screening (five years or permanent opt-out): With the Opt-Out request, your name will not be eligible for "firm offers" of credit or insurance for 5 years. To accept 5 year Opt-Out, select 'Confirm'. You can Opt-In at any time, if you have a need to get or update credit and insurance offers. <https://www.optoutprescreen.com/selection>

IRS - Protect yourself further by creating an IRS account and then adding a IP PIN to your tax filing - this will need to be done each year before you file your taxes and you will need to supply your accountant filing your taxes with your IP PIN yearly.

* IP PIN <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

* File your state and federal taxes early.

* Do not answer any requests or phone calls that you will be fined and/or arrested if you do not pay (past fines) (old taxes) (debt of someone in your family) and "a representative" provides you with your social security number in full or part. Report the contact to IRS and Internet Crime Complaint Center. Add note with date, time, phone number and details to your (paper) file for your records.

Online Fraud

If you are a victim of cyber threat, social media bullying or possible fraudulent financial "planning/transaction," file a report with government agency for internet crime.

- Internet Crime Complaint Center (IC3): <https://www.ic3.gov>

Credit card/number was stolen.

If you had your credit card stolen or number used for purchases, report to the local law enforcement and they will complete a First Information Report. While you will not need a police report to cancel your card, it is a good idea to report it stolen and keep the report in your files.

* Call your bank and report the fraudulent charge and get a new credit card.

* Remember to update automatic payments that use this credit card.

* Freeze your credit (see above).

In general, it is a good idea to monitor your credit reports on a yearly basis and you are entitled to one free report each year. You are also entitled to additional free credit reports if you are the victim of identity theft or been denied new line of credit.

* Visit AnnualCreditReport.com

* Call 1-877-322-8228

* Complete the Annual Credit Report Request Form and mail it to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

Only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit report you are entitled to under law.

If you have further questions or concerns visit the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/ask-cfpb/search-by-tag/credit_monitoring_service/

Many of us have gotten use to hearing about data breaches, cyber attacks, and information loses which have not affected us luring us into a false sense of security. Take the time to secure your credit and your identity.

