2016 ANNUAL REPORT
Identity theft was first identified as a federal crime in 1998. Since then tens of millions of U.S. residents have been victimized year after year by thieves stealing their personal information to commit various forms of identity fraud. When one looks at published statistics concerning identity theft note that the numbers can reflect a snapshot for one year or a cumulative total over time; looking at the numbers in aggregate gives a true picture of the scope of the problem.

The numbers are staggering. According to the latest Bureau of Justice Statistics (BJS), 17.6 million persons, or 7 percent of all U.S. residents age 16 or older were identified as victims of identity theft in 2014¹. According to the Federal Trade Commission’s 2015 Consumer Sentinel Network Databook, the number of reported identity theft complaints rose by 47% over 2014². As reported by Javelin in its 2016 Identity Fraud report, fraudsters have stolen $112 billion in the past six years³. The BJS latest study found that victims experienced a combined average loss of $1,343.

Victims experience more than just financial loss. In the Identity Theft: the Aftermath Report 2016, we delved into the lost opportunities cost (LOC) of identity theft and the emotional toll on its victims. Responses suggest that helplessness, frustration and fear are a universal part of victims’ experience. The insight gained from the respondents reinforces our continuing desire to provide meaningful remediation plans coupled with compassion and support.

Mission

The Identity Theft Resource Center is a non-profit organization established to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft, data breaches, cybersecurity, scams/fraud and privacy issues.

Vision

ITRC strives to reduce the impact and level of harm caused by identity theft and related issues by being the first place an individual contacts. Moving forward, whether it be for information or for support during and after an individual becomes a victim, ITRC wants to be there every step of the way. We want the public to remember one thing only: ITRC, Start Here.

Values

Acting honestly, truthfully and with integrity in all our transactions and dealings; Avoiding conflicts of interest; Acting responsibly toward the communities in which we work and for the benefit of the communities that we serve; Being responsible, transparent and accountable for all of our actions; and working to improve the accountability, transparency, ethical conduct and effectiveness of our stakeholders.
2016 KEY HIGHLIGHTS

1,637,692
Number of total page views of the ITRC website

$700K
Dollar amount awarded in grants to ITRC

150+
Number of Girl Scouts and their families who attended our new Hands-on Privacy Workshops

#12
Ranking on Top 50 Mobile Apps of 2016 by Proto.io

3
Number of awards received by the ITRC including the International Stevie Award for Women in Business, the BBB’s Torch Award and the SDBJ’s Women Who Mean Business Award

1,000+
Number of data breaches reported by ITRC in 2016
We envision a world in which everyone appreciates the value of their identities, and every service we provide helps us to make this vision a reality. These essential tools include our toll-free, no-cost advisor hotline, our fact and solution sheets and letter templates, and our ID Theft Help mobile app.

We know from our experience that victims and consumers all have the same end goal—to regain control of their identities—but they need both the map and the vehicle to navigate that tricky road. The solution we provide is simple: start here. When people start with the help from ITRC first, we can reduce the amount of time and emotional energy spent on remediating a case and on deploying techniques to minimize further risk.

Our continuing work with the Department of Justice Office of Victims of Crime and our ID Theft Help mobile app are changing the face of victim services. Now right from their phones, victims can not only access our information and best practices, they can even ask us a question via live chat. The newly created Case Log Feature allows victims to keep track of their cases easily, quickly, and all in one place.

ITRC is proud to have established a process that not only assists victims in their moment of need, but that also empowers them to value their identities and become better stewards of their own sensitive information. This process allows our students to become the teachers and educate their families, friends, and communities, creating a positive cycle that will lead to less occurrences of the crime and more immediate discovery. We are driven to continue this process until we have a world in which identity theft is rare and does not place such a heavy burden upon the shoulders of its victim.

Eva Velasquez
President & CEO,
ITRC
ITRC currently has four standing committees: Executive, Governance, Fundraising, and Communications. The Executive committee is comprised of the officers on the full board and ITRC staff. All other committees are comprised of directors, staff and volunteers.

COMMUNICATIONS

The intent is to leverage existing ITRC partners with communications, marketing, and PR background to increase effectiveness of the ITRC communications team.

Members include:

- Brian Berry, CLS Strategies
- Eugenia Buggs of Generali Global Assistance
- Lelani Clark of Adam Levin
- Eric Lindeen of ID Analytics
- Nell Merlino of PBB Trust
- Jonathan Sasse of First Orion

FUNDRAISING

The main focus of the committee is to diversify fundraising by leveraging connections and facilitating introductions to individual/major donors across the country.

Members include:

- Mike Cook of XOR Data Exchange
- Khurram Gore of Personal BlackBox Company
- Mark Pribish of Merchant’s Information Solutions

GOVERNANCE

Standard governance duties, including director recruitment, are part of the charter.

Members include:

- Paul Bond of Reed Smith, LLP
- Susan Grant of Consumer Federation of America
- Sheryl Reichert of San Diego Better Business Bureau
In 2016, ITRC made significant strides in providing free services to an increasing number of victims and consumers. A record number of 10,899 cases were handled by the ITRC call center advisors, each representing a unique individual who reached out for assistance and/or information. Since 2006, ITRC has provided personalized assistance to nearly 88,000 people. More than 1,200 consumers reached out to ITRC call center advisors through our online live chat platform. This platform has greatly enhanced the ITRC’s ability to reach an ever-growing audience. The ITRC ID Theft Help app provided a new avenue for on-the-go victim assistance in 2016. The introduction of a case log feature allows victims to manage their cases and easily access important information. The ID Theft Help app was downloaded 923 times in 2016.

Throughout 2016, the ITRC was invited locally and nationwide to participate in a number of conferences as a speaker or expert panelist. Businesses such as LexisNexis, CyberScout, and ID Analytics and government agencies such as the Federal Trade Commission and the National Center for Victims of Crime called on ITRC to present information from our unique point of view. Our experts spoke on topics such as financial exploitation for the elderly, preventing fraud, privacy issues and, of course, identity theft. Though many of these events took place across the country, we also focused on continuing presentations right here at home in San Diego County.

### CORE PROGRAMS

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<tr>
<th>Victim Assistance</th>
<th>Consumer Education</th>
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<td>In 2016, ITRC made significant strides in providing free services to an increasing number of victims and consumers. A record number of 10,899 cases were handled by the ITRC call center advisors, each representing a unique individual who reached out for assistance and/or information. Since 2006, ITRC has provided personalized assistance to nearly 88,000 people. More than 1,200 consumers reached out to ITRC call center advisors through our online live chat platform. This platform has greatly enhanced the ITRC’s ability to reach an ever-growing audience. The ITRC ID Theft Help app provided a new avenue for on-the-go victim assistance in 2016. The introduction of a case log feature allows victims to manage their cases and easily access important information. The ID Theft Help app was downloaded 923 times in 2016.</td>
<td>The driving force behind ITRC’s educational mission continues to be empowering consumers by informing them about identity theft before it happens and helping victims restore their identity. By providing a multitude of relevant and trending education pieces to consumers, ITRC is able to help individuals guard the various pieces of personally identifying information and protect their complete identity. The ITRC does this through its daily blog, weekly scam alerts, engaging videos, resource fact sheets and brochures.</td>
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<th>Surveys and Whitepapers</th>
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<td>Serving as an expert in the space of identity theft and related crimes is always at the forefront of the ITRC’s activities, which is why sponsors find strong value in our co-written whitepapers. In 2016, the ITRC wrote a whitepaper in collaboration with Generali Global Assistance regarding identity theft and the holiday season. The whitepaper presented the scope and impact of the problem as well as tips to help consumers better arm themselves against identity theft during the holiday season. The whitepaper was complemented by a webinar on the same topic in which Eva and Lisa Schifferle, attorney with the Federal Trade Commission’s Division of Privacy and Identity Protection, were panelists. In another whitepaper, sponsored by LifeLock, the ITRC incorporated findings from an online survey we conducted to measure consumer awareness and areas of concern in the growing trend in new account fraud activity.</td>
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Identity Theft: The Aftermath Report

“The Aftermath Report continues to reveal the devastating emotional, financial and physical effects identity theft has on all aspects of a victim’s life. It highlights a fact the ITRC has long been aware of: This crime impacts not only the individual dealing with the crime, but families, communities and society as a whole.”

- Eva Velasquez, ITRC President and CEO

ITRC issued a Child ID Kit alert to help parents protect their child’s identity.

ITRC tracked 1,093 breaches in 2016.

Child ID Kit with The National Center for Missing & Exploited Children

Data Breach Report
Identity theft is hard enough to endure when the person who stole your identity is a stranger. Imagine if that person was not a stranger, but someone you knew quite well.

This was the case for Andrea* and her husband, John*, who were victimized by John’s mother. In 2012, life was humming along nicely for Andrea and John. They had just gotten married and John finished grad school. Out of the blue, the couple received an alert that there had been a hard inquiry on John’s credit report. They soon discovered that his mother had racked up nearly $100,000 in credit card debt in his name. Andrea knew the emotional guilt John was enduring from having his own mother steal his identity would only be made worse by having to clean up the mess himself, so she took charge.

For Andrea, just being given a place to start was a huge relief. After contacting the ITRC, Andrea received information and instructions on how to restore her husband’s credit. She did as she was directed and proceeded to collect all financial records and documents in order to build a case. Andrea and her family felt completely violated by her mother-in-law’s actions and her ITRC advisor provided the emotional support she needed to help her in her decision to file a police report against her mother-in-law. The decision to take any legal action can be tough and, when it comes to family, almost unbearable to imagine. Due to the significant amount of the debt, Andrea felt this would be the only way to help reverse her and John’s predicament.

Though it took some time, by 2016, Andrea and John were able to completely restore their credit and the nearly $100,000 in debt was removed. They are now free to enjoy their lives, unencumbered by the crimes that were committed against them. The ITRC helps thousands of people every year with cases just like Andrea’s. We have shown year after year that identity theft not only takes a financial toll on its victims, but often causes emotional distress as well. We are proud that our advisors can provide invaluable information, tactical steps to take, and emotional support to help identity theft victims reclaim their lives.

*Victim’s names have been changed to protect their identities.
WHAT’S NEW

Hands-on Privacy Program

In collaboration with the BBB Foundation of San Diego, Orange, and Imperial Counties, and funded by a grant from the Rose Foundation Communities and the Environment, ITRC provided interactive workshops, primarily to Girl Scouts and their families and friends, allowing us to educate consumers countywide on the importance of securing mobile devices and implementing best practices to protect their privacy. Individuals came away from this event with a valuable understanding of their online footprint and the digital world in which they live. After attending a Hands-On Privacy Workshop and earning her Mobile Privacy patch, Girl Scout Amira won the first annual ITRC and IDT911 essay scholarship competition for Girl Scouts from San Diego. Amira was awarded the $2,500 scholarship at the PrivacyXChange forum in Carefree, AZ, where she spoke on stage about her winning essay and future goals to more than 200 industry experts.

ID Theft Help App Case Log

The ITRC launched its new Case Log feature on its ID Theft Help app. The Case Log feature allows victims to keep all activities and information regarding their identity theft case mitigation in one convenient place. This feature also includes frequently used contact information for financial, medical and governmental institutions making it easy for victims to contact the appropriate institutions and agencies for help.
OUR REACH

Whether it’s television, print, or online, the ITRC’s communications efforts work to educate and inform both victims and concerned consumers about issues such as new identity theft threats, headlining breaches, scams, privacy, and cybersecurity.

Local, regional and national media reach out to ITRC as the “go-to” resource on identity theft and related issues. The ITRC was interviewed more than 140 times in 2016 for major media outlets including Forbes, Bloomberg, Kiplinger and Consumer Reports. The ITRC also regularly submits op-eds and was featured in in American Security Today and The Huffington Post.

With consumers in mind, ITRC set out to redesign its website with the vision to provide a more aesthetic layout and user-friendly platform. The ITRC successfully launched the new version of our website this year and received positive feedback from our partners and contacts.

The ITRC continued to build its social media presence and saw tremendous growth. ITRC regularly hosts our #IDTheftChat on Twitter and has become a platform for consumers, community organizations, and media members to gather and discuss identity theft issues. This year featured many noteworthy cohosts including the Federal Trade Commission, the National Cyber Security Alliance, National PTA and CSID.
The work of a non-profit agency is about serving the public, no matter what industry it’s in. It’s not about accolades or prestige, but about making sure that the beneficiaries of your hard work and long hours have what they need in order to thrive. ITRC is humbled and grateful for the attention it received in 2016 for the important work we do. Thank you to the following organizations for honoring the ITRC in the past year:

**San Diego Better Business Bureau Torch Award Non-Profit**

The ITRC was honored by the Better Business Bureau of San Diego in its non-profit category in this year’s Torch Awards for Ethics. This award respects the principles of ethics that guide successful businesses and organizations and is a testament to the value that a company places on its own integrity, business practices, and good name.

**International Stevie Award for Women in Business**

ITRC CEO and President Eva Velazquez was a recipient of a 2016 Stevie Award for Women in Business. These awards are the world’s top honors for female entrepreneurs, executives, employees and the organizations for which they work. This year, the organization received entries from more than thirty countries and territories, with more than 1,400 nominations from organizations of all sizes and in virtually every industry.

**San Diego Business Journal's Women Who Mean Business**

Eva also received the San Diego Business Journal 2016 Women Who Mean Business Award. This year, thirty winners were selected out of more than two hundred finalists who represented organizations of all sizes and industries.
In 2016, ITRC was awarded several grants to grow its programming. This includes the Vision 21 grant by the U.S. Department of Justice, the National Identity Theft Victims Assistance Network (NITVAN) grant and National Institute of Justice (NIJ) grant.

The award of NITVAN II will work to expand the resource network of victim service providers established under NITVAN I. The NIJ grant will enable ITRC to further develop and enhance its annual *Aftermath* study by increasing the number of attributes which the ITRC captures from victims and consumers on a daily basis.

These new opportunities are significant as they put ITRC in the spotlight as a leader in the identity theft space and will allow us to have a meaningful difference in victim services.

### 2015 Statement of Activities

#### Contributions/Gifts/Grants

- **$669,890**

  +110%  
  End of Year compared to the 2014 Total Annual Revenue of $415,307

#### Program Services Revenue

- **$205,750**

#### End of Year Assets

- **$373,559**

### TOTAL ANNUAL REVENUE: $875,650
Over the years, the ITRC has established and maintained many collaborative partnerships, at the national, state and local level.

Since 2009, the ITRC has been providing call center support for the Federal Trade Commission (FTC) and is one of very few agencies the FTC refers identity theft victims to for direct assistance. During 2016, the ITRC was able to further its long-term partnership with the FTC by collaborating with them on numerous activities, ranging from National Tax Identity Theft Awareness Week in January to several co-presentations at conferences and events.

The ITRC always strives to seek out new collaborative partnerships to enhance its outreach efforts at all levels. In 2016, ITRC established new partnerships with the National Center for Missing and Exploited Children, International Association of Chiefs of Police, and Live Well San Diego.

The ITRC is largely funded by the corporate sponsors and foundations recognized on our website. It takes active and involved businesses – which support our mission to combat identity theft – in order that we may continue to assist victims free of charge. Our sponsors are known in the community for their proactive approach towards community involvement in general, and identity theft in particular.

We are proud to be associated with these companies and agencies, and are exceptionally grateful for their financial support to the ITRC.

In addition to furthering ongoing relationships with numerous ongoing sponsors, ITRC was able to forge several new sponsorships throughout 2016 including Google, Generali Global Assistance, First Orion/Privacy Star, Fed Resources and Civic.com.