



IDENTITY THEFT RESOURCE CENTER

*The Trusted Resource for Assisting Victims
and Consumers with Removing Roadblocks Created
by Identity Theft*



Our Vision

The ITRC's vision for 2015 was to continue its efforts to provide resources to more people in more ways. This was made possible, in part, by the development of its new mobile *ID Theft Help* app, available for both Apple and Android devices.

Moving forward, the ultimate goals of the ITRC are to ensure that victims are able to overcome the obstacles put in their path by identity theft and that consumers are well prepared to minimize their risk of becoming a victim.

Our History

Since 1999, the ITRC has assisted tens of thousands of victims and consumers through its call center—all at no charge. Over the past 16 years, it has:

- Reached tens of millions of consumers nationwide through its website, idtheftcenter.org.
- Provided expert advice and commentary to national media, further informing businesses and consumers about engaging in best practices to protect personal information.
- Participated in hundreds of presentations and community events, increasing consumer awareness of ways to minimize the risk of becoming a victim.
- Provided insight on, and review of, numerous issues going before legislators on topics involving identity theft and privacy.
- Developed and maintained strong partnerships with numerous governmental agencies and other non-profits addressing identity theft victim assistance and other related topics.
- Created, maintained, and continually updated hundreds of ITRC Fact Sheets, Solutions, and Letter Forms, as well as other forms and guides, for use by victims and consumers nationwide.
- Conducted numerous surveys to provide valuable research for tracking trends and patterns of identity theft and related issues.

ITRC Mission Statement

- *Provide best-in-class victim assistance at no charge to consumers throughout the United States.*
- *Educate consumers, corporations, government agencies, and other organizations on best practices for fraud and identity theft detection, reduction and mitigation.*
- *Serve as a relevant national resource on consumer issues related to cybersecurity, data breaches, social media, fraud, scams, and other issues.*



Message from the CEO/President

The Identity Theft Resource Center was established in 1999 to support victims of identity theft in resolving their cases, and to broaden public education and awareness of identity theft and related issues. We hear from thousands of victims every year, each with their own unique set of circumstances. We help these people to remediate numerous types of identity theft, including financial, criminal, medical, and governmental, on a daily basis. While scenarios and consequences are as varied as the individuals we assist, there is one common denominator in them all. *Identity theft issues create barriers in the lives of the victims.*



The artwork on the cover of this year's annual report helps to convey this commonality, as well as the fact that the ITRC helps to remove those roadblocks in order for victims to move forward with their lives. The goals of these victims are just as diverse as the cases themselves. Perhaps the victim is trying to land their dream job – only to find out they can't pass the background check due to the untoward activities of an identity thief. Perhaps they are trying to obtain rental housing, a first time car loan, or even a student loan, only to have identity theft become a barrier to achieving that goal.

Once you understand this concept, you will see that this crime can have a long-term impact on each of its victims. If a young student has to postpone that first semester or even the first year of college until an identity theft case is sorted out, this will put them a year behind their peers – FOREVER. It is because of these types of cases that the ITRC will continue in its mission of providing this necessary service to anyone who contacts us. When identity theft creates a hurdle, we help victims to jump that hurdle and keep running their race.

Throughout 2015, we assisted with the remediation of more than 10,000 cases via our call center. Additionally, we reached more than 600,000 people via our website by continuously updating it with critical information that the public needs to know. A live chat function was added this year as well, for those individuals who have a quick question or need direction on where to find what they need online. We also launched our new ID Theft Help app in order to be accessible to people on their mobile devices—when they need help right away.

In 2016, we will continue to be the trusted resource for victims and stakeholders in the fight against this insidious crime.

A handwritten signature in black ink that reads "Ira C. Velasquez". The signature is fluid and cursive, with a long horizontal stroke at the end.

President/CEO ITRC

Message from the Chairman of the Board



Identity theft continues to cost businesses and consumers billions of dollars annually. In 2014, it was estimated that 17.6M individuals fell victim to identity theft with a cost of \$15.4B. Financial estimates and consumer impact are often under-reported and much of the crime and emotional impact is not measured. We are reminded, through the educational work the ITRC does, that identity theft is more than just a financial crime—possibly impacting medical insurance, criminal records, and online accounts.

The ITRC also reminds us all that there is a human element to identity theft. This crime is not just another statistic as people's lives may be negatively impacted for years to come. From senior citizens losing their life savings, to kids not being able to secure a loan to attend college because their credit has been destroyed, to innocent consumers being arrested for crimes someone else has committed—anyone can be targeted by identity thieves.

The primary way to fight identity theft is through education.

Educating Businesses: The Identity Theft Resource Center informed businesses about trends and current issues through updated surveys and white papers, as well as introducing relevant information online through various social media platforms. Additionally, the ITRC participated in a significant number of speaking engagements throughout 2015 to businesses and government entities across the United States.

Educating the Consumer: In 2015, the Identity Theft Resource Center made meaningful strides through social media events, press coverage, and a terrific new easy-to-use ID Theft Help mobile app. This is on top of the toll-free victim assistance the ITRC has provided for years.

While we have a long way to go in the war against identity theft, the ITRC continues to play a critical role in arming consumers and businesses with the tools they need to minimize the risks of identity theft and take a big step forward to winning the war against this crime.

Sincerely,

Julie Fergerson
Chair, ITRC Board of Directors
January, 2016

In their own words -

I have had a very, very difficult last 15 months of my life since I was the victim of ID theft. I felt totally alone when it first happened. No one believed me and everyone treated me like a criminal. Even the police refused to assist me. ITRC was the only group that I could speak with that treated me like someone worth helping.

Thank you for your help during one of the darkest periods of my life.

Provide best-in-class victim assistance at no charge to consumers throughout the United States.

ITRC's experienced advisors provide one-on-one assistance to victims and concerned consumers via our toll-free call center. Since 2009, the ITRC has assisted more than 76,000 direct contacts to the center and millions more via its website.

The ITRC is continually refining its processes in order to capture the newest and most effective measures employed in the identity theft mitigation process. ITRC advisors, who together represent nearly 60 years of case resolution experience, are on the frontline of the identity theft landscape every day, enhancing the ITRC's ability to address new topics and concerns more quickly. Throughout the year, the ITRC created and updated dozens of ITRC Fact Sheets and Solutions for use by victims and consumers nationwide.



2015 FTC Referrals

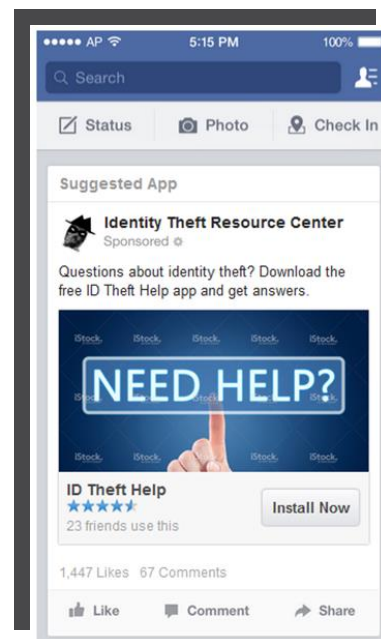
Since 2009, the ITRC has been providing victim assistance support to the Federal Trade Commission. In 2015, this partnership resulted in 22 percent of the overall contacts to the ITRC being direct referrals from the FTC, often to handle the more difficult identity theft cases.

New In 2015— ID Theft Help App and LiveChat

The ITRC's consumer education and outreach efforts now reach more victims and consumers through an increased number of digital platforms which were made available during the past year.

With funding from the Department of Justice—Office for Victims of Crime, we developed the ITRC's *ID Theft Help* mobile app. This app provides identity theft victims with the necessary information to begin resolving their case. Additionally, the ITRC's app is able to educate concerned consumers and provide them with steps they can take to minimize their risk of becoming a victim.

This new tool was especially designed for smart phone and tablet users enabling them to engage with our existing hotline and online resources. The ITRC then created an expansive strategic plan to promote it and launched it with an extensive campaign on all of the ITRC's social media platforms.



In conjunction with this app, the ITRC implemented a LiveChat feature on the website which has proven to successfully meet the needs of the ITRC's growing audience.

Communications

ITRC Website

Over the years, the ITRC has continued to enhance the user-friendly aspects of its website. Some 43 percent of our online visitors reach us through their mobile device. This represents a 13 percent increase over 2014 figures.

Nationwide Media Coverage

Throughout the year, local, regional and national media reach out to the ITRC as the “go to” resource on identity theft and many related issues. Whether it’s television, print, or online, this is one of the ways the ITRC is able to educate and inform both victims and concerned consumers about issues such as new identity theft threats, headlining breaches, scams, privacy, and cybersecurity.

The ITRC was interviewed more than 200 times in 2015, to provide insight on a wide number of issues for a vast range of electronic, print, and online publications. Throughout the year, the ITRC was also cited and referenced in major media outlets an



1,043,787 Number of website page views in 2015

23.6% Increase in website views over 2014

622,562 Number of visits to the ITRC website

46.0% Increase in visits over 2014 visits

Social Media

The ITRC continued to build its social media presence in 2015. Our organization has always prided itself on being heavily active on our social media platforms. We believe this is important because in order to reach consumers, you must be where the consumers are; increasingly that is on social networks such as Facebook, Twitter, LinkedIn and more.

While the social media platforms themselves proved helpful in engaging our audiences, our social media strategy remained oriented foremost to drive traffic to the ITRC website in order to educate consumers and make them aware of our services. Our social media activity drove nearly 100,000 visits to our website in 2015, with the majority of this referral traffic coming from the ITRC’s Facebook page. Of course, the social media platforms in and of themselves also proved helpful in engaging our audiences in learning more about identity theft and related issues.

4,887 ITRC Facebook followers

21,725 ITRC Twitter Followers

Social Media

For the past four years, the ITRC has hosted a monthly Twitter chat on identity theft and related issues. This #IDTheftChat has become a monthly platform for consumers, community organizations, and media members to gather and discuss the latest information on identity theft, scams, privacy, and more. ITRC Twitter Chats throughout 2015 featured many noteworthy co-hosts, including the Federal Trade Commission, the National Cyber Security Alliance, branches of the Better Business Bureau, and the Smart Card Alliance.



39,340,68

Number of Twitter chat impressions

2,503,605

Number of accounts reached

In 2015 alone, our #IDTheftChat made 39,340,685 impressions, an increase of 38.2 percent over 2014 figures. The number of accounts reached totaled 2,503,605, representing an increase of 6.1 percent over 2014.

Our December 2015 #IDTheftChat

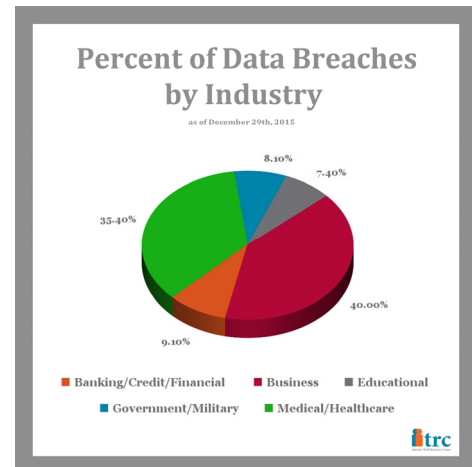
on online shopping was our largest event yet, making more than 8.5 million impressions, reaching 406,145 accounts, and involving 120 participants.

Visual content engaged our audience in 2015 and the ITRC continued to produce informational graphics to help meet our mission of educating the public. The vast amount of data that we collect for our weekly Data Breach Report boiled down to an incredibly useful graphic, engaging our audience to learn more about the topic. These images were posted to Facebook and Twitter, but also to the more visually-oriented platforms such as Pinterest, targeting an even wider audience of social media users.

ITRC's New Mobile App

The launch of the ITRC's *ID Theft Help* mobile app enhanced the ITRC's education and awareness efforts on social media platforms. To heighten consumer awareness of this new tool, we launched a series of educational videos and messages which were distributed through our social networks.

One of the main features of this campaign was the creation of videos which were distributed through the ITRC's YouTube channel. The entertaining videos, which presented the identity theft exploits of one very naughty Chihuahua and his targeted dog family, were viewed 51,863 times. These videos were not only an introduction of the *ID Theft Help* mobile app, but also provided educational content by covering various issues, including tax identity theft, criminal identity theft, and online romance scams.



Social Media

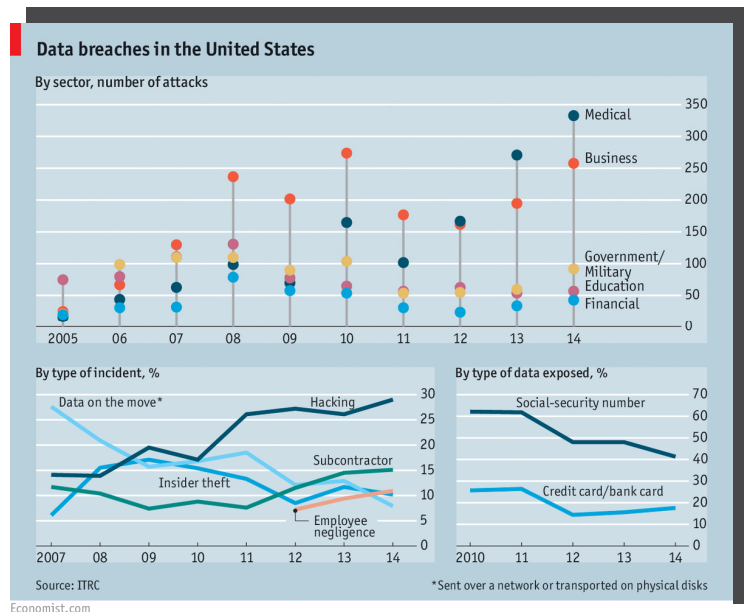
The driving force behind ITRC's social networks and educational mission is the desire to inform victims and consumers on identity theft and related issues. This is accomplished by the content we create—blogs, visuals, etc.—made available on various social media platforms. We continued to publish daily content on the ITRC's blog, which had more than 30,000 views in 2015.

In addition to our blog, we ramped up our efforts to make consumers aware of the latest scams. The year saw a redesign of our Current Scam Alerts webpage, which began pushing out daily scam alerts in the last quarter of the year. Our Scams section of the website saw 127,916 views in this short period of time. The highly successful nature of this new strategy led the ITRC to better understand the needs of our audience, and we will continue to provide daily Current Scam Alerts.

ITRC Breach List and Breach Stats Report

The ITRC has been tracking data breaches since 2005, examining patterns, trends, and any other information that may better educate consumers and businesses regarding the value of protecting personal identifying information.

- In 2015, the *ITRC Breach Report* was quoted as a source in numerous well-respected publications, including [NBCNews](#), [USA Today](#), [The Economist](#), [Washington Post](#), [TechWorld](#), [American Banker](#), [Forbes](#), [Wall Street Journal](#), and [Data Breach Today](#).
- The *ITRC Breach List Update & Highlights* e-news alert, which covers the weekly highlights from the ITRC Breach Report, now has a distribution list of more than 1,700 subscribers from media, businesses, and other interested entities.
- Three of the ITRC breach reports consistently ranked among the top 10 most-viewed pages on our site throughout 2015.



Surveys and White Papers

In 2015, the ITRC continued its long history of producing studies and whitepapers by releasing three reports during the year.

- **Identity Theft: #1 Complaint 15 Consecutive Years**, an in-depth review of the FTC's *Consumer Sentinel Databook* over the years, was released in March of 2015.
- **Identity Theft: the Aftermath 2014**, the latest in a long series of ITRC studies focusing on the impact of identity theft on its victims, was published in October of 2015. These annual surveys reach out to identity theft victims who contacted the ITRC during the previous year.
- **Data Breach Survey** a web-based survey which asked consumers who had ever received a data breach notification what steps they took following the incident.

Educate consumers, corporations, government agencies, and other organizations on best practices...

Throughout 2015, the ITRC continued its efforts to bridge the gap between all the stakeholders involved in not only identity theft issues but privacy and other related issues as well. This was accomplished through a wide variety of presentations, conferences, webinars and trainings.

ITRC Keynote Speaking Engagements and National Conferences

In 2015, President Eva Velasquez was invited to be the keynote speaker at the following events:

- The Better Business Bureau of Nebraska, Iowa, South Dakota & Kansas Plains Multi-City Fraud 201 Consumer Presentations (Omaha NE, Lincoln NE and Wichita KS) event in April
- The Smart Card Alliance Annual Member Conference in October

Also in 2015, the ITRC participated in the following national conferences and events:

- Data Privacy Day
- Fraud Defense Network Advisory Board Meeting
- ITRC's event, The Path Forward—Helping Today's Victims and Preventing Tomorrow's
- Federation of Tax Examiners
- Federation of Tax Examiners TECH
- Privacy Xchange.

In addition, nearly two dozen presentations were provided throughout the year upon request from a variety of organizations, including numerous presentations to state and local government groups, specialty and at-risk populations and community groups in the Southern California area.



Webinars and Training Events

The ITRC and FTC co-hosted a webinar on *Advanced Identity Theft* for the National Crime Victims Center (NCVC) via in March of 2015. This webinar focused on understanding identity theft, the types of identity theft, and what to do if it happens. In September, the ITRC participated in the NCVC's 2015 National Training Institute.

According to NCVC—this training emphasized a multidisciplinary approach to sharing promising practices, current research, and effective programs and policies that are victim-centered, practice-based, and research-informed. The presentation, *Identity Theft: Recognizing the Signs of Victimization and Understanding the Emotional Impact*, was customized for law enforcement, victim service professionals, allied practitioners, policy makers, and researchers to share current developments and build new collaborations.

Serve as a relevant national resource on consumer issues related to cybersecurity, data breaches, social media, fraud, scams, and other issues.

Partnerships

For many years, the ITRC has been actively engaged in a collaborative relationship with the Federal Trade Commission (FTC). Since 2009, ITRC has been providing call center support for the FTC and is one of very few agencies the FTC refers identity theft victims to for direct assistance. In 2015, the ITRC continued to play an active role in supporting the FTC's Tax Identity Theft education efforts. Together, the ITRC and FTC co-hosted the January Twitter Chat to alert the public about the growing problem of tax identity theft, prevention, and what tax payers can do if they are victims.

In March, the FTC participated in the ITRC's event, *The Path Forward—Helping Today's Victims and Preventing Tomorrow's*. FTC Commissioner Terrell McSweeney was the keynote speaker and Lisa Schifferle, an FTC attorney, served as a panelist. In her introductory remarks, McSweeney stated the following:

Good morning, it is great to be with the Identity Theft Resource Center again, this time for the unveiling of this report drawing from the FTC's Consumer Sentinel data to give a more detailed picture of identity theft in America. I want to particularly thank Eva Velasquez for inviting me here this morning and for your leadership of the ITRC.

The ITRC is an important partner with the Federal Trade Commission in educating consumers, and helping victims of identity theft repair the damage caused by these crimes.

New collaborations

In an effort to enhance its national outreach efforts, the ITRC continually seeks to identify meaningful ways to collaborate with new and existing partners—including nonprofits, law enforcement agencies, and other entities who share the ITRC's mission in assisting victims and educating consumers. In 2015, the ITRC laid the groundwork for new partnerships with the Smart Card Alliance and the International Association of Chiefs of Police.

ITRC Current Partnerships

U.S. Department of Justice/Office for Victims of Crimes | Federal Trade Commission
Better Business Bureau | CareConnectUSA | Communications Fraud Control Association
Consumer Federation of America | DHS.GOV—Stop.Think.Connect | Employer Support of the Guard and Reserve | Family Online Safety Institute | Identity Theft Council | Identity Theft Enforcement Interagency Working Group | Internet Crime Complaint Center | Medical Identity Fraud Alliance
National Parent Teacher Association | National Cyber Security Alliance | National Cyber-Forensics and Training Alliance | National Organization for Victim Assistance | Privacy Rights Clearinghouse
San Diego City Attorney's Office | San Diego District Attorney's - Victim Assistance Program
San Diego Regional Fraud Task Force | Securing our eCity

International Partner

iDcare—Australia & New Zealand's National Identity Support Service

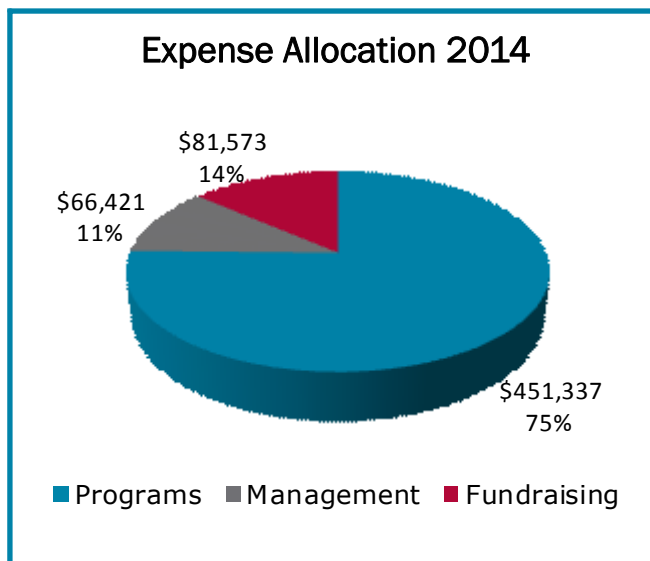
Financial Overview

The ITRC was awarded three major grants during 2015 enhancing the ITRC's ability to meet its ongoing mission of assisting more victims in more ways.

- Department of Justice / Office for Victims of Crime
- Identity Theft Assistance Council / The Community Foundation
- Rose Foundation for Communities and the Environment

This funding allows for not only the continuation of existing efforts but also the development of many new programs and projects.

Statement of Activities



Total Annual Revenue	\$415,307
Contributions, Gifts, Grants	\$297,702
Program Services Revenue	\$117,095
Other	\$510
Year-End Assets	\$168,264

Board of Directors

Julie Ferguson, *Board Chair*, Vice President of Emerging Technologies, Ethoca; Advisory Board, Debix; Board Emeritus of the Merchant Risk Council

Matt Cullina, Board Secretary, *Chief Executive Officer*, IDT911

Paul Bond, *Partner*, Reed Smith LLP

Mike Cook, *Financial Services Consultant*

Ron Davis, *Senior Director, Brand Protection*, QUALCOMM Incorporated

Susan Grant, *Director of Consumer Protection*, Consumer Federation of America

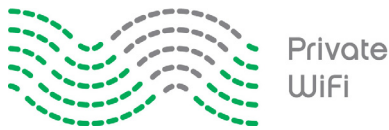
Robert Siciliano, *CEO of IDTheftSecurity.com*

Directors Emeritus

James Lee, Principal and Founder of JEL Communications and former Chairman of the ANSI Identity Theft Prevention and Identity Management Standards Panel (IDSP)

Charles E. Nelson, Ph.D., *Psychologist*, Director of the Crime and Trauma Recovery Program, San Diego; Founder of Family Treatment Institute

Corporate Sponsors



U.S. Department of Justice
Office for Victims of Crime



Toll-Free: [\(888\) 400-5530](tel:(888)400-5530) / 7 days a week
www.idtheftcenter.org / itrc@idtheftcenter.org

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