

Identity Theft

Protecting Your Data and Dollars

Identity theft can affect you years after a thief begins using your information. Knowing how to guard personal information is your first line of defense.

How to Protect Yourself

AT HOME



Keep important documents stored in a safe place.

- For example, Social Security cards and statements, birth certificates, tax returns, financial records, loan agreements and insurance documents

Shred these documents that contain personal information.

- Monthly bills, bank statements and correspondence, pay check stubs and direct deposit receipts, pre-approved credit card offers

Check mail daily, and stop delivery through your local post office if you will be away for an extended period of time.



Don't give personal or financial information to someone you don't know, or to someone who calls you from a company. Never reply to text messages asking for personal information.

Lock your phone always; choose a strong passcode. Consider using fingerprint or face recognition scans. Get track-and-wipe software.



Activate password protection with your home WiFi.

Use strong passwords and change them often.

Be wary of emails.

- Look for embedded URLs (links), commands to act urgently, threats of consequences for not responding, duplication of a legitimate company's logo, bad grammar and misspelled words.

Check if your email address and information have been exposed in a breach: haveibeenpwned.com



Use privacy settings available on social media apps.

- Think before you post personal information like birthdays, hometown, high school or college information, children's names, vacation pictures, or current location.

AWAY FROM HOME



Be aware of your location.

- Don't share account or personal information in public places; never share account PIN numbers; be cautious about sharing your Social Security number.
- Don't accept "help" from strangers; walk away if something doesn't feel right; report suspicious activity to institutions and/or authorities.
- Do not log in to personal accounts through public WiFi.
- Keep your card in sight if worried when a server takes it for payment.



Keep track of your wallet or purse.

- Consider what you really need to carry: driver's license, debit or credit cards, work identification, gym membership, health insurance card.
- Never leave your Social Security Card in your purse or wallet.



How to Protect Those You Care About

CHILDREN

Identity thieves target children for their clean credit histories. It starts on the day they are born when they leave the hospital with a Social Security number. Older children can become victims through online gaming, social media and school and activity records.

Warning Signs

- Child is turned down for government benefits.
- IRS sends a notice saying the child didn't pay income taxes, or that the child's Social Security number was used on another tax return.
- You receive collection calls or bills for products or services you didn't receive.

PARENTS AND ELDERLY

Seniors' regular income and accumulated assets put them at greater risk for financial exploitation.



90% of elder financial abuse involved a trusted friend advisor or relative.

Warning Signs

- Confusion about financial situation
- Unpaid bills or collection notices
- Unusual withdrawals or payments
- Opening or closing accounts suddenly
- Expected checks are missing or never deposited
- Relationships that are influencing financial decisions
- Change in or unwillingness to discuss financial or estate plan

What to Do If You Become a Victim

Act fast and take these important steps:

- Contact financial institutions
- Change passwords
- Close fraudulent accounts
- Place a fraud alert on credit reports
- Create an Identity Theft Report
- Order copies of credit reports
- Capture everything in writing



STAY AWARE



LIMIT ACCESS



MONITOR ACCOUNTS

RESOURCES

Free Annual Credit Reports
www.AnnualCreditReport.com

Credit Reporting Agencies:

Experian
1-888-397-3742
www.experian.com

Equifax
1-866-349-5191
www.equifax.com

Transunion
1-800-916-8800
www.transunion.com

Social Security Administration
www.ssa.gov

Information and Reporting Identity Theft:

Federal Trade Commission
www.consumer.ftc.gov

Federal Bureau of Investigation (FBI)
www.fbi.gov/investigate/white-collar-crime#Identity-Theft

Department of Justice
www.justice.gov/criminal-fraud/identity-theft

Opt-Out of Pre-Approved Credit Offers:

www.optoutprescreen.com
888-5-OPTOUT

Register with National Do-Not-Call Program:
888-382-1222

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