

Simple Safeguards: Preventing Identity Theft



Presented by Retired
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1. Protect Your Personal Information

- ✓ Don't carry your social security card.
- ✓ Don't provide your social security number to anyone unless there is a legitimate need for it.

2. Protect Your Documents

- ✓ Shred your confidential trash with a cross-cut shredder.
- ✓ Don't leave outgoing mail with personal information in your mailbox for pick-up.

3. Be Vigilant Against Tricks

- ✓ Never provide personal information to anyone in response to an unsolicited request.
- ✓ Never reply to unsolicited e-mails from unknown senders or open their attachments.
- ✓ Don't click on links in e-mails from unknown senders.

4. Protect Your Communications

- ✓ Keep your computer and security software updated
- ✓ Don't conduct sensitive transactions on a computer that is not under your control.
- ✓ Protect your Wi-Fi with a password and WPA encryption.

5. Check Your Credit Report

- ✓ Order your free credit reports three times per year.
- ✓ Check financial accounts often for any unusual activity.

General Rules For Computer Security:

- If you did not go looking for it, then don't download it.
- If you did download it, then update it when asked.
- Don't click on links in emails from unknown senders.
- Be cautious when clicking on links in emails from known senders as their account may have been hijacked.

Identity Theft for Tax Related Purposes

If you are the victim of identity theft, or at risk because your information has been breached, go to: www.irs.gov and follow the instructions to fill out form 14039.

To remove your name from lists:

Mail - www.dmachoice.org; Phone - www.donotcall.gov

To stop preapproved credit card offers:

www.optoutprescreen.com or 1-888-5-OPTOUT (567-8688)

Password Managers

Smartphone App: Keeper; For Computer: LastPass; Dashlane;
All have free and paid versions.

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Credit Reporting Bureaus

Equifax: (800) 525-6285

P.O. Box 740241 Atlanta, GA 30374

Experian: (888) 397-3742

P.O. Box 9530 Allen, TX 75013

Trans Union: (800) 680-7289

P.O. Box 6790 Fullerton, CA 92834

- To place a **fraud alert** on your account with all three credit reporting agencies:

www.fraudalerts.equifax.com

- You are allowed 3 free reports each year; to order: On Web: www.annualcreditreport.com
By Phone: 1-877-322-8228

Terms to Understand:

1. **Fraud Alert:** Your credit file at all three credit reporting agencies is flagged and a potential lender should take steps to verify that you have authorized the request.

Inside Scoop: Fraud alerts only work if the merchant pays attention and takes steps to verify the identity of the applicant. They expire in 90 days unless you have been a victim of identity theft, in which case you can file an extended alert - it lasts for seven years.

2. **Credit Monitoring:** Your credit files are monitored by a third party - if activity occurs you are notified.

Inside Scoop: Talk to your insurance agent about what they offer. It is most likely the least expensive way to protect you and your family. You might consider www.allclearid.com - it has a comprehensive protection plan.

3. **Credit Freeze:** A total lockdown of new account activity in your name. This requires unfreezing before you can open an account.

Inside Scoop: A proven way to protect against identity theft. However, it can be cumbersome to start and stop. Credit freeze laws vary by state. To check your state go to: www.consumersunion.org

To Report Internet Fraud: www.ic3.gov

Key Numbers

FBI (202) 324-3000 or your local field office

FTC 1-877-IDTHEFT

Postal Inspection Service 1-877-876-2455

IRS 1-800-829-0433

Social Security Administration 1-800-269-0271

Craigslist Safety: www.craigslist.org/about/scams

EBay Security: www.pages.ebay.com/securitycenter