

Identity Theft Protection Steps

The following are several items to think about when developing your identity theft protection plan. It is not all-inclusive, nor directive. Each situation is unique based on individual circumstances.

- Check credit reports at annualcreditreport.com
 - o One free report from each agency every 12 months; does not affect credit score
 - o Spread them out, get a report from a different company every 4 months
 - o Experian, Equifax, Trans Union are the three major credit reporting agencies
 - o Innovis is a lesser-known credit reporting agency
 - o You are not required to purchase your credit score
- Secure Your Existing Financial Accounts
 - o 86% of victims of identity theft experienced misuse of existing accounts (BJS: 2014)
 - o Monitor your accounts for suspicious activity and fraudulent charges
 - o Activate Two-Factor Authentication
 - o Shred documents with personal information
 - o Make complex passwords and change them frequently
- Consider placing an Initial Fraud Alert with one of the credit reporting agencies
 - o Good for 90 days; requires verification of your identity before extending new credit
 - o The agency you contact is required to notify the other two agencies to place fraud alerts
 - o No cost; does not affect credit score
- Consider a Credit Freeze
 - o If utilizing student loans, check with Financial Aid before placing a credit freeze
 - o Restricts access to your credit report; more difficult to open new accounts
 - o Does not affect credit score or your ability to get free annual credit reports
 - o You must place a freeze with each credit reporting agency
 - o Cost is \$5 - \$10 each; you will establish/receive unique PINs to lift the freeze
- Sign up for OptOutPrescreen.com
 - o Opt out of receiving unsolicited credit and insurance offers
 - o Identity thieves can use info from credit offers to open a new account in your name
- Sign up for donotcall.gov
 - o Reduces the number of telemarketing phone calls you receive
 - o Telemarketing fraud is one of the most common sources of identity theft
- File Tax Returns Early
 - o File as soon as you receive all required information; probably end of January
 - o Identity thieves can file false income tax returns in your name and steal the refund
- Monitor Health Insurance
 - o Data from the Equifax breach (or other breaches) can be used to steal your benefits
 - o If your insurer has a secure online portal, monitor the activity, including EOBs
- Email Use
 - o Do not click on any link in an email, do not respond to unsolicited requests for information
- Secure your mail
 - o Use a locked box if possible; place outgoing mail in secure boxes
- Protect your devices
 - o Enable security features on your mobile devices
 - o Update sharing settings; check WIFI security
 - o Install firewalls and virus-detection software