

IDENTITY THEFT

- **SOMEONE OBTAINS OR STEALS YOUR PERSONAL INFORMATION**
 - **SUCH AS; NAME, ADDRESS, SOCIAL SECURITY NUMBER, CREDIT CARD, BANK ACCOUNT**
 - **OFTEN DONE THROUGH SCAMS, FRAUD, OR INFORMATION COMPROMISES**
- **USES YOUR INFORMATION TO OPEN CREDIT ACCOUNTS, RECEIVE BENEFITS, INSURANCE, ETC**
 - **ENGAGES IN FRAUD OR OTHER CRIMINAL ACTS WITHOUT US KNOWING**
- **ENGAGES IN ACTIVITY THAT WILL IMPACT YOUR CREDIT SCORES AND CREDIT REPORTS**
 - **USUALLY HOW WE BECOME AWARE OF IT AND NEED TO RESPOND**

SIGNS OF IDENTITY THEFT

- **RECEIVING BILLS** FOR THINGS YOU DID NOT BUY, ACCOUNTS YOU DON'T RECOGNIZE, OR MEDICAL SERVICES YOU NEVER SOUGHT
- **CHARGES** ON CREDIT CARD STATEMENTS THAT ARE NOT YOURS
- **COLLECTION NOTICES** FOR ACCOUNTS YOU DON'T KNOW ABOUT
- **UNEXPLAINED WITHDRAWALS/TRANSFERS** FROM ACCOUNTS
- **NOTIFICATION** THAT MORE THAN ONE TAX RETURN WAS FILED IN YOUR NAME
- **DENIAL OF CREDIT** DUE TO ACTIVITY THAT IS NOT YOURS

WHAT IF I AM A VICTIM?

- **CALL COMPANY WHERE FRAUD HAPPENED**
 - FREEZE OR CLOSE ACCOUNT
 - CHANGE PASSWORDS OR PINS
- **VISIT [FTC.GOV](https://www.ftc.gov)**
- **[IDENTITYTHEFT.GOV](https://www.identitytheft.gov)**
 - OR CALL **1-877-438-4338**
 - ANSWER SOME QUESTIONS ABOUT WHAT HAPPENED
 - WILL GET A RECOVERY PLAN TO HELP YOU
 - CAN CREATE AN ACCOUNT TO PROVIDE STEPS AND TRACK YOUR PROGRESS
- **CALL ONE OF THE “BIG THREE” CREDIT BUREAUS**
 - ***EXPERIAN, EQUIFAX, TRANSUNION***
 - FRAUD ALERTS ACTIVATED
 - GET CREDIT REPORTS AND REVIEW

TERMS TO KNOW ABOUT

- **CREDIT “MONITORING”**
 - OFTEN FREE IF YOU ARE VICTIM OF A BREACH
 - ACTIVE DUTY MILITARY CAN USUALLY GET IT FREE
 - MANY BANKS WILL OFFER AS A SERVICE; SOME FREE, SOME WITH FEES
- **FRAUD “ALERT”**
 - USUALLY FREE VIA YOUR BANKS, CREDIT COMPANIES, ETC
 - THEY WILL CALL/TEXT YOU TO VERIFY CERTAIN ACTIVITY AS REAL
- **CREDIT “LOCK”**
 - LIKE A FREEZE BUT YOU HAVE A “PIN” TO LOCK/UNLOCK AS NEEDED
 - FEES CAN VARY
- **CREDIT “FREEZE”**
 - LIMITS ACCESS; **EVEN FOR YOU** UNTIL THE FREEZE IS REMOVED
 - MUST NOTIFY ALL THREE; EXPERIAN-EQUIFAX-TRANSUNION
 - MAY HAVE A SMALL FEE -UNLESS YOU CAN PROVIDE POLICE REPORT