Protecting Yourself From Identity Theft
What is Identity Theft?

Identity Theft and Identity Fraud:

Identity theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud.*

*https://www.usa.gov/identity-theft
How Can Identity Theft Happen to You?

- “Shoulder surfing”
- Pre-approved credit cards
- Unsolicited email

*https://www.usa.gov/identity-theft*
Why Be Concerned?
What is The damage?

- Bank account takeover
- Debt accumulation
- Government documents
- Legal ramifications
Report It Immediately
Filing a Report

IdentityTheft.gov

- Equifax: 1-888-766-0008
- Experian: 1-888-397-3742
- TransUnion: 1-800-680-7289
Filing a Report

- Retailers and other companies
- State Consumer Protection Office
- Attorney General
- Financial Institutions
- Credit card issuers
If you believe you have been a victim of an IRS impersonation scam, please visit:

https://www.treasury.gov/tigta/contact_report_scam.shtml
Tax Identity Theft Warnings

- Multiple tax returns filed under your SSN
- You owe additional funds
- Collection actions were filed
- Unknown employer indicated
- You receive an email from the IRS
Dealing With Tax-related Identity Theft

Federal Trade Commission
Identity Theft Hotline: 1-877-438-4338

Equifax: 1-888-766-0008
Experian: 1-888-397-3742
TransUnion: 1-800-680-7289
Protecting Yourself From Identity Theft

- Secure your personal information
- Pay attention to your accounts
- Shred unimportant private documents
- Order your credit report once a year
- Consider a credit-monitoring service
- Programs offered by employers
- Create complex passwords
DO:

- Use a combination of words, numbers, symbols, and upper/lower case
- Use a phrase or sentence
- Use a long, complex password
Password don’ts

DON’T:
• Use your username
• Use common words or numbers
• Use easily guessed passwords
• Use the same password on multiple sites
• Store your passwords on your computer
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