



## What is Identity Theft?

*Identity theft is when someone gets your personal information and uses it to commit fraud.*

Pretending to be you, they could:

- Open new accounts in your name
- Steal money from your accounts
- Apply for loans
- Rent apartments
- Commit other crimes

## What to look for

- Unexplained transactions in monthly statements
- New accounts you didn't apply for
- Expected mail or emails are not received
- Unexpected denial of a credit application
- A surprise drop in credit score
- Unfamiliar inquiries on your credit report, calls from debt collectors or denial of an application you didn't submit
- Unusual activity on your Social Security account

## Minimize the risk

- Be vigilant with your documents, devices, and property
- Never provide your personal information to someone who calls, texts or emails you
- At minimum, have unique passwords for your financial accounts and don't use them across multiple sites
- Regularly check your credit report to monitor for changes you didn't anticipate
- Never click any links or attachments in suspicious emails. If you're unsure it's legitimate, go to the organization's website directly.
- Consider reaching out to the three credit bureaus for tools to protect your credit report or credit score

# What to do if your Identity was stolen.

## 1. Notify your financial institutions

- Immediately notify your financial institutions
- Freeze all your accounts
- Dispute activity believed to be fraudulent

## 2. Contact all three credit bureaus

- Obtain credit report from *Experian, Equifax, and Transunion*
- If fraud is suspected, notify all three credit bureaus to investigate and resolve
- Add a fraud alert to notify others you are a victim of fraud
- Add a freeze alert to prevent the use of your credit without your approval

## 3. File a Police Report

- Provide all the information you can, including dates, times, and account numbers
- Keep a copy of the police report, financial institutions may require it to remove fraudulent charges

## 4. Security Enhancements

- Change the username and passwords on all your accounts
- Create unique passwords for your financial accounts, and don't use them across multiple accounts
- Consider using a password manager to create and store strong passwords
- Keep all your devices up to date, system updates usually include security patches
- Utilize Two-Factor authentication when possible

## 5. Report your Identity Theft to the Federal Trade Commission

- Go to their website, [identitytheft.gov](https://www.identitytheft.gov), to file a report and get a recovery plan
- The FTC and other agencies use your report to build cases against scammers