**Identity Theft - General Prevention Strategies**

* Get a handle on your personal credit profile
	+ Obtain a free credit report for you & spouse from each of the 3 major credit bureaus (Experian, Equifax, and TransUnion)
		- 877-322-8228, or
		- www.annualcreditreport.com (immediate access), or
		- Annual Credit Report Request Form (www.ftc.gov/credit), and mail to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348

* + Stagger requests – once every 4 months
		- Schedule a reminder in your calendar/Smartphone
* Once you have obtained your free credit reports:
	+ Identify and verify all credit information
		- Possible unknown a/c’s, judgments, etc.
	+ Close all dormant and/or unnecessary a/c’s
		- Contact credit card co., and advise them to note “***acct. closed at customer’s request***”
	+ Consider placing a free “Fraud Alert” with credit bureaus (90 days, or 7 years) for both you and your spouse
		- www.equifax.com (or Experian, or TransUnion)
			* Placing a fraud alert at one automatically carries over to the other two
	+ Consider placing a “Security Freeze” with credit bureaus
		- Initial $10 fee in Virginia to place security freeze, unless actual victim
		- Must consider timing for future credit applications, refinance, etc.
* Make a complete photocopy of everything (front and back) in both spouses wallet/purse
	+ Important contact info. in the event of lost or stolen wallet/purse
		- Store in secure location, other than safe deposit box, for quick access when needed (possibly on a Sunday)
		- Consider maintaining as password protected info on smartphone/password keeper
* Mailbox exposure (pre-approved credit cards, convenience checks, & financial stmts.)
	+ Contact the USPS to request a vacation hold (3-30 days, & free of charge)
		- www.usps.com
		- 800-275-8777
		- Fill out vacation hold card at local post office
	+ Sign up for Informed Delivery
		- Preview images of your incoming mail every day for free
	+ Never place outgoing mail in mailbox with flag up!!!
		- Red flag on mailbox = green light for ID thieves
		- Mailbox solicitors
		- “Check washing” (use of uni-ball 207 pen)
	+ Deposit at local post office or USPS collection box
* Consider purchasing a locking mailbox
* Immediately follow up with creditors, banks, etc. if you don’t receive your monthly statements as scheduled
* Make your information less accessible to identity thieves by doing the following:
	+ Remove your name from the pre-approved credit card lists of the 3 credit bureaus (EQUIFAX, EXPERIAN, AND TRANSUNION) by taking advantage of their “OPT-OUT” service
		- Call 888-5-OPTOUT [(888) 567-8688], which reaches all 3 major credit bureaus
		- www.optoutprescreen.com
		- Lasts for 5 years
* “Opting Out” will not negatively impact your ability to gain access to credit or insurance, and will not affect your credit score

**Credit Card and Bank Accounts**

* Request, via telephone and/or in writing, that each of your credit card companies and banks remove your name from any marketing and promotional lists that they may sell or share with other companies
* If any of your credit card companies send unsolicited convenience checks to you, request that you be removed from their mailing list for these checks
* Consider going PAPERLESS!
	+ Promote benefits of online banking/credit card access, setting account alerts/reminders, etc…take advantage of technology available

**Social Media Security**

* Limit the amount of personal information available on your social media profile (e.g. DOB, address, etc.)
* Proactively manage your social media privacy settings (e.g. select “Friends Only”, and limit profile information, especially for non-friends)
* Only accept friend requests from people you know
* Limit the amount of "time and place" data that you expose through social media
	+ Discuss with younger family members/teens
* Remember that even people you know can be identity thieves

**Social Media Awareness**

* Identity thieves monitor chat rooms, dating, and social networking sites for victims
* Scammers create fictitious profiles with pictures of attractive women or men
* After gaining victim’s trust, ask for money
	+ Out of country business trip emergency
	+ Cashier’s checks (counterfeit), converted to cash, and wired to online “partner”
	+ Agree to meet in person, then end up kidnapped and/or extorted
* Also targeting seniors/grandparents generally, and relatives of US military personnel (family emergency scams)
* Report scams to www.ic3.gov

**Other Considerations**

* Are you or your parents carrying SS card?
	+ Only carry copy of Medicare card w/last 4 digits
	+ New Medicare cards without SSN are being mailed beginning April 2018
* Online banking and regular bank/cc analysis?
	+ Have you gone paperless/e-statements?
	+ Pick up new checks at local bank branch
* Print “See My ID” on back of all credit cards
* Are you shredding personal information?
* Avoid opening links in e-mails/text messages

***Top 10 Immediate Action Steps…Saturday morning Homework over cup of coffee!***

1. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com/) and order your 1st credit history. Set yourself a reminder to repeat every 4 months (Equifax, Experian, TransUnion).
2. Go to [www.donotcall.gov](http://www.donotcall.gov/) to place your telephone numbers on national do not call registry.
3. Go to [www.optoutprescreen.com](http://www.optoutprescreen.com/) to opt out of pre-approved credit card offers for yourself and spouse.
4. Go to [www.dmachoice.org](http://www.dmachoice.org/) to manage (reduce/eliminate) direct mail offers (catalog, magazine, and other merchant offers).
5. Go to www.equifax.com (or Experian, or TransUnion) to place a 90 day “fraud alert” tag on your credit report.
6. Call each of your credit card providers (# on back of card) and tell them to stop mailing you convenience checks and remove from marketing lists.
7. Purchase a confetti-cut shredder, and use it regularly.
8. Review/reconcile your bank/credit card statements; go paperless.
9. Set up threshold alerts for your bank and credit card accounts.
10. Photocopy and/or compile detailed list of all purse/wallet contents.

**Some Final Thoughts…**

* Minimize your profile/control your mailbox exposure
* Regular monitoring (credit report and online banking/cc analysis)
* If it doesn’t make sense, report it

**Resources**

* Websites with helpful Identity Theft Information:
	+ Federal Trade Commission – www.consumer.gov/idtheft
	+ Federal Trade Commission – www.onguardonline.gov
	+ Frank Abagnale – www.abagnale.com
	+ Better Business Bureau – www.bbb.org
	+ FBI – www.fbi.gov
	+ SSA/OIG – www.socialsecurity.gov/oig
	+ AARP – www.aarp.org