Identity Theft Awareness Week 2022

Identity theft happens when someone uses your personal information for an unauthorized purpose. This can include someone stealing and spending your money, opening accounts or credit cards in your name, or using your health insurance for their own medical needs.
Tip #1

Don’t bring your social security card out with you, keep it in a safe place at home. Don’t carry a list of your passwords. Avoid carrying pre-signed, incomplete checks.
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Tip #2

Review Your Billing Statements:

Make sure the charges are accurate and the information is correct (ex. the correct service address for your utilities, the appropriate telephone number for your phone bill). If you are suddenly not receiving your bills or the charges have unexpectedly changed, contact your provider for clarification.
Check Your Bank Account and Credit Card Statements Regularly:

If you notice any transactions you don’t remember making, report the discrepancies to your financial institution immediately.
Tip #4

Review Your Health Insurance Statements:

Make sure that the care you received corresponds to the claims made by your insurance company and report any discrepancies; unauthorized claims could indicate someone else is using your information to submit claims.
Shred Your Excess Documents:
Shred any paperwork you no longer need that lists your personal information, such as your full name, address, social security number, or date of birth; this includes your financial documents and junk mail.
Use Strong Passwords that are Different for Each Account:

Protect your accounts by using **unique passwords** for every profile; that way, if one account is compromised, your others will remain secure. Aim for a password that is **at least 12 characters** with a mix of uppercase and lowercase letters, numbers, and symbols.
Choose Your Security Questions Carefully:

Choose questions that only you can answer; avoid questions with obvious answers that are available in public records or online. If you choose purposefully incorrect or gibberish answers to make it difficult to guess, make sure you remember your answers!
Utilize Multi-Factor Authentication:
Multi-factor authentication is an added privacy tool where **two devices** are required to access your account. For example, logging into your bank account would require both your password and a code sent to your cellphone. This way, even if your password is compromised, **your account remains secure**.
Run Your Credit Report Regularly:

Your credit report includes your identifying information and credit history. If you see anything you do not recognize you should dispute it immediately. There are only three ways to order your free report:

- **Online** at: www.annualcreditreport.com
- **By phone**: 1-877-322-8228
- **By mail**: Complete the Annual Credit Report Request Form and send to:

  **Annual Credit Report Request Service**
  P.O. Box 105281
  Atlanta, GA 30348-5281