

IDENTITY THEFT PERSONAL PREVENTION TIPS

What should you do to avoid identity theft issues?

1. The IRS never initiates correspondence via email. Do not click on any links, open or respond to any email that claims to be from the IRS.
2. Install and maintain a powerful anti-virus and firewall software system.
3. Renew “Do Not Call” on your home phone. www.donotcall.gov
4. Unsubscribe from junk mail. www.optoutprescreen.com or www.dmachoice.org
5. Review your credit report annually. It is available annually for free at www.annualcreditreport.com or call 877-322-8228.
6. Place a credit freeze blocking all access to your report with all four credit bureaus: Equifax, Experian, TransUnion and Innovis.
7. Do not give anyone your social security number under almost any circumstances and shred any old checks reflecting your social security number.
8. Buy and use a home shredder to shred all personally identifiable documents at all times.
9. Never, ever give personally identifiable information over the telephone unless you are absolutely, 100% certain of the identity and the reason why they needed the information.
10. Secure all electronic files and paper files from intruders and outsiders.
11. Carefully guard against filling out any online forms and do not open accounts with anyone requiring social security numbers online.
12. Create new passwords for online banking, brokerage and financial accounts. Each account should have a unique password.
13. Activate 2 Factor Authentication wherever possible.
14. Add text notification on all credit cards and bank accounts.

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