

# Simple Safeguards: Preventing Identity Theft



Presented by Retired  
FBI Special Agent  
Jeff Lanza

## 1. Protect Your Personal Information

- ✓ Don't carry your social security card.
- ✓ Don't provide your social security number to anyone unless there is a legitimate need for it.

## 2. Protect Your Documents

- ✓ Shred your confidential trash with a cross-cut shredder.
- ✓ Don't leave outgoing mail with personal information in your mailbox for pick-up.

## 3. Be Vigilant Against Tricks

- ✓ Never provide personal information to anyone in response to an unsolicited request.
- ✓ Never reply to unsolicited e-mails from unknown senders or open their attachments.
- ✓ Don't click on links in e-mails from unknown senders.

## 4. Protect Your Communications

- ✓ Keep your computer and security software updated
- ✓ Don't conduct sensitive transactions on a computer that is not under your control.
- ✓ Protect your Wi-Fi with a password and WPA encryption.

## 5. Check Your Credit Report

- ✓ Order your free credit reports three times per year.
- ✓ Check financial accounts often for any unusual activity.

### Identity Theft for Tax Related Purposes

If you are the victim of identity theft, or at risk because your information has been breached, go to: [www.irs.gov](http://www.irs.gov) and follow the instructions to fill out form 14039.

### To remove your name from lists:

Mail - [www.dmachoice.org](http://www.dmachoice.org); Phone - [www.donotcall.gov](http://www.donotcall.gov)

To stop preapproved credit card offers:

[www.optoutprescreen.com](http://www.optoutprescreen.com) or 1-888-5-OPTOUT (567-8688)

### If a loved one dies:

- Send a copy of the death certificate to the credit reporting agencies.
- Notify the Social Security Administration immediately.
- Don't mention a woman's maiden name or DOB in the obituary.

### Password Managers

Smartphone App: Keeper; \$ 10 per year  
For Computer: LastPass; Dashlane; Both have free and paid

### **Speaker Information: Jeff Lanza**

Phone: 816-853-3929

Email: [jefflanza@thelanzagroup.com](mailto:jefflanza@thelanzagroup.com)

Web Site: [www.thelanzagroup.com](http://www.thelanzagroup.com)

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## Credit Reporting Bureaus

Equifax: (800) 525-6285

P.O. Box 740241 Atlanta, GA 30374

Experian: (888) 397-3742

P.O. Box 9530 Allen, TX 75013

Trans Union: (800) 680-7289

P.O. Box 6790 Fullerton, CA 92834

- To place a **fraud alert** on your account with all three credit reporting agencies:

[www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)

- You are allowed 3 free reports each year; to order: On Web: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
By Phone: 1-877-322-8228

### Terms to Understand:

1. **Fraud Alert:** Your credit file at all three credit reporting agencies is flagged and a potential lender should take steps to verify that you have authorized the request.

**Inside Scoop:** Fraud alerts only work if the merchant pays attention and takes steps to verify the identity of the applicant. They expire in 90 days unless you have been a victim of identity theft, in which case you can file an extended alert - it lasts for seven years.

2. **Credit Monitoring:** Your credit files are monitored by a third party - if activity occurs you are notified.

**Inside Scoop:** Talk to your insurance agent about what they offer. It is most likely the least expensive way to protect you and your family. You might consider [www.allclearid.com](http://www.allclearid.com) - it has a comprehensive protection plan.

3. **Credit Freeze:** A total lockdown of new account activity in your name. This requires unfreezing before you can open an account.

**Inside Scoop:** A proven way to protect against identity theft. However, it can be cumbersome to start and stop. Credit freeze laws vary by state. To check your state go to: [www.consumersunion.org](http://www.consumersunion.org)

To Report Internet Fraud: [www.ic3.gov](http://www.ic3.gov)

### Key Numbers

**FBI** (202) 324-3000 or your local field office

**FTC** 1-877-IDTHEFT

**Postal Inspection Service** 1-877-876-2455

**IRS** 1-800-829-0433

**Social Security Administration** 1-800-269-0271

**Craigslist Safety:** [www.craigslist.org/about/scams](http://www.craigslist.org/about/scams)

**EBay Security:** [www.pages.ebay.com/securitycenter](http://www.pages.ebay.com/securitycenter)