

# Identity Theft

Protect your financial identity — and know exactly what to do if it's stolen

## 5 WAYS TO PROTECT YOURSELF

- 1 Practice Safe Internet Use**  
 Shop only on "https" sites. Delete suspicious emails requesting personal info. Never email your SSN or card numbers to anyone.
- 2 Shred Financial Records**  
 Destroy old statements, ATM receipts, and any document containing account numbers before discarding them.
- 3 Guard Your Social Security Number**  
 Never carry your SSN card. Memorize it and store the card securely. Your SSN is the master key to your financial identity.
- 4 Check Your Credit Reports**  
 Review all three bureaus at least once per year at AnnualCreditReport.com. Catch suspicious activity early before damage compounds.
- 5 Beware Impersonation Scams**  
 Never give personal info to callers claiming to be your bank or a government agency. Hang up and call the official number directly.

## TRAVEL SAFETY TIPS



### Receipts

Hand signed receipts to servers; keep your copy



### Wallet

Use a travel pouch worn under clothing



### Phone

Use complex passwords; turn off Bluetooth



### Mail

Put a delivery hold on mail while you travel



### Hotel Safe

Lock up laptops, passports, and key documents



### Airports

Never check bags containing SSN or card numbers

## IF YOUR IDENTITY IS STOLEN — ACT FAST

Identity theft can devastate your credit score and take years to fully resolve. Speed matters — here's exactly what to do:

### △ IMMEDIATE STEPS — IN THIS ORDER

- **Contact all three credit bureaus.** Request a fraud alert on your file. This is free and will not hurt your credit score. You can also request a security freeze.
- **File a police report** with your local department. Get a copy and send it to the bureaus by certified mail, return receipt requested.
- **Report to the FTC** at IdentityTheft.gov or call 1-877-438-4338. They won't investigate, but will share your info with investigators.
- **Contact your card issuers and banks.** Request replacement cards with new account numbers immediately.

## THE THREE CREDIT BUREAUS

Contact the fraud department of each bureau — all three, not just one. A fraud alert placed with one bureau is shared with the others, but it's best to confirm directly.

### Equifax

Report:  
1-800-685-1111  
Fraud:  
1-888-766-0008  
[equifax.com](http://equifax.com)

### Experian

Report:  
1-888-397-3742  
Fraud:  
1-888-397-3742  
[experian.com](http://experian.com)

### TransUnion

Report:  
1-877-322-8228  
Fraud:  
1-800-680-7289  
[tuc.com](http://tuc.com)

△ **Children are high-risk targets.** Thieves use children's SSNs to obtain jobs, credit, and loans — often undetected for years. Apply the same protections to your child's personal information as your own.

💡 A **security freeze** is stronger than a fraud alert — it prevents credit issuers from accessing your file entirely without your explicit permission, stopping new accounts from being opened.

