

IDENTITY THEFT



When your private information gets into the wrong hands, the consequences can be devastating. If you fall victim to identity theft, it is important that you act quickly. Contacting the correct agencies and filing the necessary reports will go a long way toward minimizing any damage to your financial well-being.



STEPS TO TAKE FIRST

1

Contact the fraud department of the companies where you know the fraud has occurred and ask them to close or freeze those accounts, so no new charges can be added. Change your logins, passwords and PINs for all of your accounts.

2

Place a free, one-year fraud alert by contacting one of the three credit bureaus listed in this brochure. The credit bureau that you contact must coordinate with the other two credit bureaus to ensure they place the fraud alert on your credit report as well. This alert advises lenders to take extra precautions before extending new credit in your name. The alert will remain on your report for one year but can be removed sooner at your request. For more information, visit <http://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

3

Get your free credit reports from Equifax, Experian and Transunion at AnnualCreditReport.com or call 1-877-322-8228. Review your reports and make note of any accounts or transactions that you don't recognize. This is to help you with the next step; reporting identity theft to federal and local authorities.

4

Report identity theft to the [Federal Trade Commission](http://FederalTradeCommission) (FTC) at IdentityTheft.gov. Include as many details as possible and IdentityTheft.gov will create an identity theft report and recovery plan that you can print out. If you choose to create an account, IdentityTheft.gov will update your plan as needed, track your progress and pre-fill forms and letters for you.

5

Report identity theft to your local law enforcement agency. Take your FTC identity theft report with a photo ID, proof of address and any other proof you have of the theft, like bills or an IRS statement. If the crime occurred somewhere other than where you live, you may wish to report it to the law enforcement agency in that jurisdiction as well. Request a copy of this report as you may need it to complete other steps in the process of recovering from identity theft.



OBTAINING YOUR CREDIT REPORT

Accessing your credit report is important, especially during these challenging times. The three major credit bureaus are now offering free weekly online credit reports through April 2021. You can request a free copy of your report at [AnnualCreditReport.com](https://www.annualcreditreport.com) or **1-877-322-8228**. If you request your report online, you will be asked some hard questions only you know, to ensure only you can access your credit information. Make sure to have your records on hand. You can also make your request at the phone number above and your report will be processed and mailed within 15 days. Contact information for the three credit bureaus are listed below.



CREDIT BUREAU CONTACT INFORMATION

EQUIFAX

1-800-525-6285
www.equifax.com

EXPERIAN

1-888-397-3742
www.experian.com

TRANSUNION

1-800-680-7289
www.tuc.com



www.MyFloridaCFO.com

PROTECT YOUR PERSONAL INFORMATION

- Create your own secret passwords, that are easy for you to remember but difficult for anyone to guess. If you forget your password, procedures are in place with your financial institutions and creditors to reset it.
- Your password should have a minimum of 8 to 12 characters with a combination of upper and lower-case letters, numbers and symbols, such as an ampersand (&) or a percent sign (%).
- Do not use the same password for all accounts and change it regularly.
- Shred all personal and financial documents that you no longer need.
- If you are going to be away for an extended period of time, contact your local post office to hold your mail until you return. When mailing bill payments, consider dropping them off at the post office or a secure mailbox.
- Store sensitive personal documents in a safe place and only carry what you need with you. Memorize your Social Security Number (SSN) and leave that at home. Never write your SSN on a check.
- Install and maintain an anti-virus program on your computer and delete spam email.



ADDITIONAL TIPS TO HELP PROTECT YOURSELF FROM IDENTITY THEFT

- Be wary of requests that direct you to a website or toll-free number asking for personal information or your password.
- If the request or call is from a creditor, do not respond. Instead contact the agency directly using the phone number on your credit card or financial statement.
- Avoid sharing personal information over the phone unless you initiated the contact. Ask who will have access to it and how it will be secured.
- If a charity calls, determine if they are registered using the Check-A-Charity tool at <https://www.fdacs.gov/Consumer-Resources/Charities> before you share personal financial information.
- Only provide personal information over a secured internet site; the addresses for these sites will include “https” and a padlock icon.
- Review your credit report yearly and bank accounts regularly for suspicious activity and report it immediately.



October 2020

To learn more about frauds and scams that target seniors, visit www.MyFloridaCFO.com/SAFE.

For more information on ways to protect yourself from identity theft, visit www.MyFloridaCFO.com/YMM/CreditAndDebt/IdentityTheft.