EQUIFAX

Identity Theft (ID) is a **crime**

where a thief steals your personal information, such as your Social Security Number, to commit fraud. The identity thief can use your information to:

- Fraudulently apply for credit

- File taxes

- Get medical services

These acts can damage your credit status, and cost you time and money to restore your good name. You may not know that you are a victim of ID theft until you experience a financial consequence (mystery bills, credit collections, denied loans) down the road from actions that the thief has taken with your stolen identity.

Prevent Identity Theft

Take steps to protect yourself from identity theft:

- Secure your Social Security Number (SSN). Don't carry your social security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.

- Don't respond to unsolicited request for personal information (your name, birthdate, SSN, or bank account number) by phone, mail, or online.

- Store personal information in a safe place at home.

Prevent Identity Theft

Take steps to protect yourself from identity theft:

- Review your credit card and bank account statements. Promptly compare receipts with account statements. Watch for unauthorized transactions.

- Crate a strong password that identity thieves cannot guess easily. Change your passwords if a company that you do business with has a breach of its databases.

- Review your credit report once a year to be certain that it doesn't include accounts that you have not opened. You can order it for free from www.annualcreditreport.com

  ⇒ Federal law allows you to get a free copy of your credit report every 12 month from each credit reporting company.

Protecting Your Identity

Active Duty Alerts— add an extra layer of protection to the credit records of service members while they are deployed.

Credit Freeze FAQs

Identity Theft Protection Services— Other services that you can buy.
www.consumer.ftc.gov/topics/identity-theft

DATA BREACH

If you have a credit report, there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies.

There are steps to take to help protect your information from being misused. Visit Equifax's website, www.equifax.com

- ♦ Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number.

Here are some other steps to take to help protect yourself after a data breach:

- **Check your credit reports**

- **Consider placing a credit freeze on your files**. A credit freeze makes it harder for someone else to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

- **Monitor your existing credit card and bank accounts closely** for changes you don't recognize

- **Place a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim

Helpful links

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IDENTITY THEFT

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