

WHAT CAN YOU DO TO PREVENT FRAUD

DETER IDENTITY THIEVES BY SAFEGUARDING YOUR INFORMATION.

*Shred financial documents and paperwork with personal information before you discard them.

*Protect your social security number.

*Don't give out personal information unless you are sure who you are dealing with.

*Don't use obvious passwords.

*Keep your personal information in a secure place at home.

DETECT SUSPICIOUS ACTIVITY BY ROUTINELY MONITORING YOUR FINANCIAL ACCOUNTS AND BILLING STATEMENTS.

*Be alert to:

Mail or bills that do not arrive as expected.

Unexpected credit cards or account statements.

Denials of credit for no apparent reason.

Calls or letters about purchases you did not make.

*Inspect your credit report.

You are entitled to one free report a year.

Visit [www.AnnualCredit Report.com](http://www.AnnualCreditReport.com) or call 877-322-8228.

*Inspect your financial statements

Look for charges you did not make.

DEFEND AGAINST IDENTITY THEFT AS SOON AS YOU SUSPECT A PROBLEM.

*Place a "fraud alert" on your credit report by calling any one of the three nationwide credit reporting companies.

Equifax: 800-525-6285

Experian: 888-397-3742

Transunion: 800-680-7289

*Close accounts that have been tampered with or opened fraudulently.

*File a police report.

*Report your complaint to the Federal Trade Commission.

Online: www.ftc.gov/idtheft

Phone: 877-438-4338

