



What to Do After Identity Theft Occurs



1. File a police report.
2. Notify banks/credit card companies/custodians.
3. Add a freeze and/or alert with the Credit agencies. For alerts, you only need to do this for one agency, and you'll be covered by all three.
 - Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/> or call 1-888-378-4329
 - Experian: <https://www.experian.com/help/credit-freeze/> or call 1-888-391-3742
 - TransUnion: <https://www.transunion.com/credit-freeze?atvy=%7B%22258139%22%3A%22Experience+A%22%7D> or call 1-800-916-8800
4. Change your username and passwords (social media, email, banks, custodians, etc.).
 - Remember to also set up two-factor identification, if applicable.
5. If you have clicked on a website that is malicious, the scammers may gain your future key strokes for the next few sites which will include all your accounts and new passwords – make sure to delete all browsing history.
6. Contact phone provider to secure your phone number (set up two-factor ID).
7. Remove personal information on social media/email and check your privacy settings.
8. Consider a credit monitoring/protection service such as Lifelock or AllClear.
9. Add alerts to your credit cards/bank checking accounts so that you will receive notification if there are any changes to your accounts and/or new activity.
10. Add two-factor ID to your bank accounts, streaming services, I student loan servicer accounts, etc.

Where to Report Identity Theft:

To report identity theft, please visit the Federal Trade Commission's Identity Theft portal. <https://www.identitytheft.gov/>

BEST PRACTICES

- Remember to sign out of each website once you are done browsing and turn off your computer.
- Don't click on unsolicited email attachments or a legitimate-looking download.
- Let unknown callers go to voicemail.
- Use strong passwords.
- Avoid using unsecure Wi-Fi networks in public places.
- When in doubt about a link, email etc., call your advisor.



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