

Identity Theft Protection

This playbook outlines the essential steps to safeguard personal information and secure financial accounts to prevent identity theft. It describes proactive measures to minimize risk and enhance security.

Step 1: **Secure Documents**

Keep your personal and financial documents in a secure location. Use a locked filing cabinet, safe, or safety deposit box to prevent unauthorized access.

Step 2: **Password Hygiene**

Use strong, unique passwords for each of your accounts. Consider utilizing a password manager to generate and store complex passwords.

Step 3: **Update Software**

Regularly update your computer and smartphone operating systems and applications to patch security vulnerabilities.

Step 4: **Monitor Accounts**

Regularly check your financial account statements and credit reports for any unauthorized transactions or changes that could indicate identity theft.

Step 5: **Enable Alerts**

Set up alerts for your financial accounts and credit report to be notified of any suspicious activity promptly.

Step 6: **Shred Sensitive Info**

Shred documents containing sensitive personal information before disposal to prevent dumpster diving and the unauthorized collection of your data.

Step 7: **Secure Connections**

Use secure and encrypted connections when conducting financial transactions online. Avoid using public Wi-Fi for sensitive operations.

Step 8: **Limit Sharing**

Be cautious about how much personal information you share on social media and online services. The less information available publicly, the smaller the risk of identity theft.

Step 9: **Vigilance**

Remain vigilant for phishing attempts via email, phone, or text messages. Do not click on unsolicited links or provide personal information to unverified inquiries.

General Notes

Credit Freeze

Consider placing a credit freeze or fraud alert with the credit bureaus if you suspect identity theft, as it restricts access to your credit

report, making it harder for identity thieves to open accounts in your name.

Insurance

Look into identity theft insurance, which may help cover the cost of reclaiming your financial identity and repairing your credit.

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