

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 right agencies and filing the necessary reports will go a long way toward minimizing any damage to your financial well-being.



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 [What to Know About Credit Freezes & Fraud Alerts](#).

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 of reporting the identity theft to federal and local authorities.

4

Report identity theft to the [Federal Trade Commission](#) (FTC) at [IdentityTheft.gov](#) and include as many details as possible. 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

Through December 2023, everyone in the U.S. can get a free online credit report each week from all three nationwide credit bureaus. Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) or call **1-877-322-8228** to obtain your free credit report. To ensure no one but you can access your credit information, you will be asked some security questions that only you know. Make sure to have your records on hand. Avoid other sites offering free credit reports, they could be scams. [AnnualCreditReport.com](https://www.annualcreditreport.com) is the only federally authorized place to get free credit reports.



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 secret passwords, that are easy for you to remember but difficult for anyone to guess. Procedures are in place to reset your password if you forget it.
- Your passwords should have a minimum of 12 characters with upper and lower-case letters, numbers and include a symbol such as an ampersand (&) or a percent sign (%).
- Use multi-factor authentication when available for [extra protection](#).
- Do not use the same password for all accounts and change it regularly. For more info: [FTC Password Checklist](#)
- Shred all personal and financial documents that you no longer need.
- When traveling, contact your local post office to hold your mail until you return. Consider dropping bill payments 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. Don't carry your Social Security card with you and never write it 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 before you share personal financial information.
- Only provide personal information over a secured internet site with will include “https” and a padlock icon in the url.
- Review your credit reports and bank accounts often for suspicious activity and report it immediately.

To learn more about frauds and scams that target seniors, visit [Be Scam Smart](#).



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