

## General ID protection

- Don't leave mail or personal information unsecured
- Use credit cards instead of debit cards
- Make a copy everything you carry in your wallet
- Micro shred everything

## Computer Safety

- Create secure passwords for every account - The longer the better and phrases are good
- Use a password vault, i.e. LastPass, Dashlane, Zoho Vault
- Don't leave pins and passwords around for others to see
- Make sure the URL is https
- Update software on computers and devices and keep antivirus and spyware protection up to date
- Use a VPN (Virtual Private Network) in public places
- Use two step authentication
- **NEVER CLICK ON A LINK OR OPEN A FILE THAT YOU ARE NOT SURE ABOUT**

## Financial protection

- Monitor bills & financial accounts on line instead of by mail
- Freeze your credit with each of the three major credit bureaus:
  - Equifax (1-800-349-9960)
  - TransUnion (1-888-909-8872)
  - Experian (1-888-397-3742).
- Store the passwords you'll need to unfreeze your credit in a safe place

## Spam calls

- Never say "yes"
- Remember the perfect refusal script; "I don't know why, I just don't want it."
- Question everything – assume it's a scam
- Don't give information over the phone unless you initiated the call
- Don't call back unidentified numbers
  - See if phone company will disallow international calls
- Social Security/IRS will never call on phone
- **NEVER GIVE INFORMATION UNLESS YOU INITIATED THE CALL**

## Resources

- Do Not Call Registry [donotcall.gov](http://donotcall.gov) or 888-382-1222
- Verify charities [charitywatch.org](http://charitywatch.org) / [charitynavigator.org](http://charitynavigator.org)
- Stop credit and insurance offers [optoutprescreen.com](http://optoutprescreen.com) or 888-5-OPT-OUT
- Do your homework before investing <http://smartcheck.gov>
- Limit mail [dmachoice.org](http://dmachoice.org)
- Check and monitor credit reports [www.annualcreditreport.com](http://www.annualcreditreport.com) 877-322-8228
- Check <https://haveibeenpwned.com/> to see which of your accounts has been compromised
- <https://www.aarp.org/money/scams-fraud/tracking-map/>
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## If your identity is stolen NOTIFY, NOTIFY, NOTIFY, DOCUMENT, DOCUMENT, DOCUMENT

- Keep notes and records of all calls and contacts
- Place fraud alert with credit bureaus
- Call AARP's Fraud Watch Network (877-908-3360)
- Notify banks and credit card companies
- Contact local police department and file a report
- Call the Social Security Administration's fraud alert line (800-269-0271)
- Call the Federal Trade Commission, (877-FTC-HELP)
- Contact your insurance provider
- If Medical Identity Theft report it at 1-800-447-8477 / [OIG.HHS.gov/fraud/hotline](http://OIG.HHS.gov/fraud/hotline)