



How To Protect Your Information

Last year, nearly 148 million Americans had their information stolen when hackers were able to breach Equifax, one of the three nationwide credit bureaus. Whether your information was compromised in this hack or not, there are important steps you can take to help keep yourself safe.

With help from the US Public Interest Research Group (US PRIG) I have compiled a list of steps you can take to minimize your risk of having your information compromised and identity stolen.

Steps You Can Take to Prevent and Detect ID Theft and Fraud

Type of ID Theft/Fraud	Prevention Method	Detection Method
Existing Account Fraud	Can only be detected after the fraud has occurred.	Check your monthly card and bank statements for unusual activity. Sign-up for text or email alerts about changes to your accounts. Never provide personal or account information to anyone who calls claiming to be from your bank.
New Account Fraud (including cell phone, credit card, loan, and utilities)	Follow the links below to obtain credit freezes at all three nationwide credit bureaus - Equifax , Experian , and TransUnion .	Signup for free credit monitoring, and check your free credit report. Do not pay for a subscription service.

<p>Tax Refund Fraud</p>	<p>File your taxes as soon as possible; giving thieves a smaller window of opportunity. Also, if you qualify, get an Identity Protection (IP) PIN.</p>	<p>Pay attention to ensure no fraudulent returns were already filed from a year you did not file or from an employer you did not work for.</p>
<p>Social Security Benefits Fraud</p>	<p>Sign up for your “my Social Security” (MySSA) account before thieves claim it and change your direct deposit info to their own checking accounts.</p>	<p>Make sure the information in your MySSA account has not been altered in anyway.</p>
<p>Health Care Services / Medical Benefits Fraud</p>	<p>Can only be detected after the fraud has occurred.</p>	<p>Sign up for a free account with your healthcare and insurance providers to periodically check for any account fraud activity.</p>
<p>Other Fraudulent Activity (including applying for a job, committing crimes, getting insurance, opening a checking account, or renting a home in your name)</p>	<p>Can only be detected after the fraud has occurred.</p>	<p>Check your free annual consumer reports with companies that specialize in collecting information, including your check writing, employment, insurance claims, and tenant histories.</p>

More tips for preventing and detecting identity theft are [available here](#). Additionally, the government website identitytheft.gov will walk you through actions you can take if you are victimized. If you need further assistance, please call my district office (414) 297-1086.