CREDITORG



IDENTITY THEFT PROTECTION & PREVENTION

Identity Theft Protection & Prevention

A practical guide to protecting your personal information, spotting warning signs, and taking action if identity theft happens.

Welcome & Why This Matters

Identity theft can happen to anyone—online, by phone, or through the mail. Learning how it happens and building a few simple habits can help protect your identity and financial future.

What Is Identity Theft?

Identity theft happens when someone uses your personal information without permission to access accounts, obtain services or benefits, or pretend to be you. It does not happen only online.

Common Types of Identity Theft

- Financial: Opening credit accounts, taking over accounts, or obtaining utilities in your name
- Account takeover: Accessing online accounts and changing passwords without permission
- Government and tax: Filing false tax returns or claiming benefits using your information
- Medical: Using your identity for care or insurance, potentially changing medical records
- Criminal: Giving your identity to police
- Employment: Using your Social Security number to work
- Child: Using a child's information to open accounts
- Synthetic: Combining real identifying information with fake details to create a new identity

Early Warning Signs of Identity Theft

Watch for bills or collection calls about unfamiliar accounts, credit applications you did not submit, unexpected credit inquiries or new accounts, changes to your address, and login or password alerts you did not request. Checking credit reports and account activity helps you spot problems early.

Identity Theft Prevention Tips

Use strong, unique passwords and two-factor authentication (2FA). Keep devices updated; avoid suspicious links, urgent requests for personal information, and sharing one-time codes. Secure your mail, shred sensitive paperwork, review transactions, and check your credit reports. Consider a fraud alert or credit freeze when appropriate.

Your Rights Under the Law

Federal protections give you the right to dispute inaccurate credit information and use fraud alerts or credit freezes. Reporting unauthorized charges promptly may limit your responsibility. These protections help you correct records and regain control.

Credit Security Freeze & Opting Out

A free credit freeze at Equifax, Experian, and TransUnion restricts access to your credit reports, making it harder to open new accounts in your name. It does not affect your credit score and can be lifted when you apply for credit. You can also opt out of preapproved credit and insurance offers to reduce unwanted mail.

What to Do If You Are a Victim

- Act Quickly: secure email and financial accounts, change passwords, enable 2FA, and contact affected companies
- Protect Your Credit: review all three credit reports, place a fraud alert or freeze, and dispute accounts or information that are not yours
- Document Everything: File an identity theft report if needed and keep records of all communications

Tools for Victims & Disputing Inaccurate Information

- Credit reports reveal unfamiliar activity
- Fraud alerts prompt extra identity checks
- Credit freezes help prevent new credit accounts
- Disputes with bureaus and reporting companies correct errors
- An FTC identity theft report (and police report if needed) supports recovery
- Password managers and account alerts strengthen security

Final Checklist & Next Steps

- Check your free credit reports at www.annualcreditreport.com
- Turn on transaction and login alerts
- Replace reused passwords and enable 2FA
- Secure mail and shred documents

If something looks wrong, contact the company, use a fraud alert or freeze, dispute errors, and document every step.

Choose one action to start today.

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