

STEPS TO PROTECT YOURSELF

- 1 – FREEZE YOUR CREDIT WITH ALL 3 CREDIT AGENCIES (EXPERIAN, EQUIFAX, TRANSUNION)
- 2 – REVIEW YOUR ANNUAL CREDIT REPORT EACH YEAR WITH ALL 3 CREDIT REPORTING AGENCIES (www.ANNUALCREDITREPORT.COM)
- 3 – KEEP YOUR COMPUTER VIRUS CHECKER SOFTWARE UP TO DATE
- 4 – USE STRONG PASSWORDS (AT LEAST 15 CHARACTERS) FOR ALL ONLINE ACCOUNTS AND DON'T REPEAT THE SAME PASSWORD FOR ANY ACCOUNTS
- 4 – BUY A GOOD CROSSCUT SHREDDER AND SHRED ALL PERSONAL DOCUMENTS THAT YOU ARE PLANNING TO DISPOSE OF
- 5 – CHECK WITH YOUR HOMEOWNERS INSURANCE COMPANY TO DETERMINE IF THEY OFFER IDENTITY THEFT INSURANCE AND ADD IT TO YOUR POLICY

IF YOU ARE A VICTIM OF FRAUD

- 1 – CONTACT ALL 3 CREDIT REPORTING AGENCIES AND PLACE A FRAUD ALERT
- 2 – FILE A POLICE REPORT WITH LOCAL LAW ENFORCEMENT
- 3 – CONTACT ALL CREDITORS AND FINANCIAL INSTITUTIONS
- 4 – CLOSE ANY ACCOUNT THAT HAS BEEN DEFRAUDED IMMEDIATELY
- 5 – CONTACT THE IRS AND STATE OF VIRGINIA TAX DEPARTMENT TO SECURE A PIN NUMBER FOR USE FOR FILING OF ANY YEARLY TAX RETURNS
- 5 – FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION (www.FTC.GOV)
- 6 – REPORT ONLINE CRIMES TO INTERNET CRIME COMPLAINT CENTER (www.IC3.GOV)