

Simplifying Life by Creating Wealth Solutions through Understanding.



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simplify

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Tips to protect your identity:

- Never carry your Social Security card, birth certificate, or Medicare card with you.
- Review your credit card statements every month for suspicious charges.
- Shred all credit cards statements, pre-approved credit card offers, tax returns, and all other financial documents that you no longer want to keep.
- Immediately report lost or stolen credit cards or checks.
- Retain all important financial records in a secure location, such as a locked safe.
- Mail your bills at the Post Office or in a USPS mailbox instead of your own mailbox.
- Require a password to access your laptop or personal computer.
- Make your computer passwords complicated, using many random letters, symbols, and numbers.
- Keep passwords stored away safely and out of sight.
- Do not save login and password information on banking or shopping sites.
- When you log out of banking and credit card sites, be sure to also close the browser.
- Refrain from using public computers, especially when entering passwords.
- Only use banking and shopping sites where the web address begins with *https* as opposed to *http*. Also look for the small lock symbol to know when a webpage is encrypted for transmission.

- Keep your virus protection software up-to-date.
- Obtain free credit reports at annualcreditreport.com every year from the three major credit bureaus to check for mistakes and suspicious activity.
- Remove yourself from junk mailing lists by calling (888) 567-8688 or visiting optoutprescreen.com.
- Do not respond to telephone or email verification for personal information from the IRS, Social Security Administration, or any financial institution. They should already have your personal information.

Steps to take if your identity has been stolen:

- 1) If you suspect that your identity has been stolen, you should call the police immediately and file a report. Be sure to get a copy of the police report.
- 2) Then contact the three credit bureaus (Equifax (800) 525-6285, Experian (888) 397-3742, TransUnion (800) 680-7289) and have them place a "fraud or credit alert" on your credit report. This alert will require creditors to contact you before opening new accounts or making changes to existing accounts, and is in effect for 90 days.
- 3) You will also need to complete a notarized Identity Theft Affidavit to provide to affected creditors, along with a copy of the police report, asking them to open an investigation and clear your name with the credit reporting bureaus.

As always, if you have any questions regarding this information, please do not hesitate to reach out to a member of your Tri-Star team.