

Identity Fraud: Basic Prevention Tips

Identity fraud is hardly a new phenomenon, but it's getting worse.



Experts say that if this war is to be won, consumers will need to take steps of their own—not merely hope for government regulation or better tools from tech companies. Here are some simple steps you can take to protect yourself:

- **Keep information confidential.** Never share personal or financial details in email, texts, or over the phone.
- **Put the brakes on social media.** Don't overshare on Facebook, Twitter, or Instagram—and set up these accounts to maximize your privacy.
- **Mix up passwords.** Use different unique passwords for your email account, banking, and other logins. Make them long, strong, and highly difficult to guess.
- **Check your spending.** Review your bank account and credit card transactions regularly, searching for charges you don't recognize..
- **Set up a PIN or biometric security on your phone.** The more layers of security between you and someone who steals or finds it, the better.
- **Check your credit report.** Monitor these annual reports in search of odd new accounts or payment issues.
- **Make sure websites are legitimate.** Look for a padlock symbol in the web address bar and a URL that starts with *https* rather than *http*. These indicators aren't foolproof, but they're a good start.
- **Use only secured wifi networks.** Never send sensitive emails or conduct financial transactions over unsecured wifi.
- **Redirect your mail if you move.** This will ensure that hardcopy statements and other sensitive mail doesn't fall into the wrong hands.