

Self-Defense Against Identity Theft

Anyone can be a victim of fraud or identity theft. That is why it is important to have prevention measures in place. Below are tactics you can use to protect yourself from the devastating consequences of fraud and identity theft and actions to take if you suspect or confirm you have been a victim.

Prevent

- Shred financial documents (including deposit slips and voided checks).
- Delete unsolicited emails.
- Use complex passwords and make them different for each account.
- Use caution with WiFi hotspots and use websites with a secure URL.
- Use a credit card (NOT debit card) for online purchases.
- Be conscientious about what you share on social media.
- Safeguard social security number (do NOT carry your card with you).
- Carry only those credit cards you absolutely need and write "photo ID required" on back.
- Keep a list of all wallet contents with a contact number for each item.
- Never share personal information via email.
- Be aware of phone and email scams (remember, the IRS will never call you). Never share personal information with someone you don't know.

Be Vigilant

- Closely and consistently monitor all financial statements and credit reports. [1]
- Watch for unknown purchases.
- Keep track of bills/statements.

Act Immediately

- Close at-risk accounts.
- File a police report. In addition to filing a report with your local police department, we recommend filing with the Indiana State Police through this link: https://www.in.gov/dwd/files/ISP-UI-Fraud-Report.pdf . This report, once completed, will need to be printed and emailed to: uifraud@isp.IN.gov.
- Visit identitytheft.gov to report potential identity theft and develop a recovery plan as outlined on the website.
- Visit in.gov/attorneygeneral and file an Identity Theft Complaint.
- Report the incident to the Federal Trade Commission (877-438-4338).

- Place either or both a *fraud alert* or *credit freeze* [2] on your credit reports with each of the three credit reporting agencies: Equifax (800-525-6285), Experian (888-397-3742), and TransUnion (800-680-7289).
- Contact your banking and credit card institutions to alert them that your personal information has been compromised. You may also want to consider alerting these institutions of any out-of-state or out-of-country travel.
- File form 14039, Identity Theft Affidavit, with the IRS. When this is filed, the IRS will send you a personal identification number each year that must be used to file your annual tax return.
- Contact Social Security's fraud line (800-269-0271).

1 You are entitled to a free report each year. Request online at annualcreditreport.com.

2 A *credit freeze* is a tool that lets you restrict access to your credit report, which makes it more difficult for identity thieves to open new accounts using your name and social security number. A *fraud alert* allows creditors to get a copy of your credit report but only after they take steps to verify your identity. Note: Neither of the above steps will affect your credit score.