

Identity theft is one of the fastest-growing crimes targeting older adults. The tips, steps, and resources below can help you protect yourself - and know what to do if you become a victim.

PREVENTION TIPS

Pay Attention

- Check ALL bank and credit card statements immediately upon receipt.
- Check your insurance statements and explanations of benefits immediately.
- Check your accounts online regularly.
- Retrieve mail from your mailbox daily.
- Check your credit report at least once a year at annualcreditreport.com. You can get one free report annually from each major credit reporting agency: TransUnion, Equifax, and Experian.

Shred Sensitive Information

- Credit card offers and credit card checks
- Unused checks and bank statements
- Statements that come in Amazon or other mail order boxes
- Expired credit and debit cards
- Bills, statements, and invoices
- Expired insurance cards (auto and health)
- Insurance claim forms
- Anything containing Social Security numbers, dates of birth, or account numbers
- Medical records

DOS AND DON'TS

- **DO** secure your home and business wireless internet so there is no unauthorized access.
- **DO** protect your PIN input in stores and at ATMs.
- **DO** use different passwords and PINs for each account.
- **DO** make passwords difficult - use a mix of uppercase and lowercase letters, numbers, and punctuation.
- **DO** add your name and phone numbers to the Do Not Call lists.

- **DO NOT** use free health care services that require you to provide your health insurance information.
- **DO NOT** use check cashing services.
- **DO NOT** carry your Social Security card in your wallet or purse.
- **DO NOT** carry multiple credit or debit cards with you.
- **DO NOT** send account information, Social Security number, or date of birth via email.
- **DO NOT** give your account information, Social Security number, or date of birth to unsolicited emails or callers.
- **DO NOT** keep your PIN with your credit or debit card or in your wallet.

- **DO NOT** use the last 4 digits of your Social Security number as your PIN.
- **DO NOT** use your birth year or birth month and day as your PIN.
- **DO NOT** use the last four digits of your credit or debit card as your PIN.
- **DO NOT** use an easy or obvious password for your logins.
- **DO NOT** chitchat with phone solicitors - cable, telephone, and warranty companies.

IF YOU BECOME A VICTIM

- Report identity theft to law enforcement immediately.
- Report identity theft to your financial institutions.
- Challenge unauthorized charges on your credit or debit cards immediately.
- Cancel all credit and debit cards when one is compromised.
- Report all health insurance irregularities to your health insurance company immediately.
- Place identity theft and fraud alerts on your accounts with all three major credit reporting agencies: Experian, TransUnion, and Equifax.

RESOURCES

Annual Credit Report (free reports authorized by Federal Law)

www.annualcreditreport.com

Florida Attorney General - Identity Theft Victim Kit

www.myfloridalegal.com/identity-theft/identity-theft-victim-kit

Florida Do Not Call Resources

www.fdacs.gov/Consumer-Resources/Florida-Do-Not-Call

National Do Not Call Registry

www.donotcall.gov

Federal Trade Commission - Identity Theft

www.identitytheft.gov

FBI Internet Crime Complaint Center (IC3) - Report Online Fraud

www.ic3.gov