Identity Theft Protection Quick Guide

What is identity Theft?

- Identity theft is when someone steals your personal information to commit a fraud.

Recommendations:

- Notify your banking establishments and set fraud alerts. Do this for both personal banking institutes and credit card companies.
- Changes passwords on all accounts: email, social media, banking, bill pay, etc.
- Use complex passwords.
- Do not give out personal data.
- Freeze your credit.
- Limit the amount of credit cards.
- Use credit cards instead of debit cards.
- Look for a credit monitoring company.
- File a police report.

How to freeze my credit?

Contact each of the three nationwide credit bureaus. If you do not freeze at all three sources, your credit file will still be available for lenders to access.

- TransUnion: transunion.com/credit-freeze
- Experian: experian.com/freeze/center.html
- Equifax: https://help.equifax.com/s/article/How-do-I-place-temporarily-lift-or-permanently-remove-a-security-freeze

Additional resources from the Federal Trade Commission (FTC)?

- https://www.consumer.ftc.gov/features/feature-0014-identity-theft

Report fraud to the FTC?

- https://reportfraud.ftc.gov/

How to request free credit reports?

- https://www.annualcreditreport.com/index.action

Additional Resources as needed:

- https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx
- https://www.identitytheft.gov/
- https://www.ic3.gov/
- https://www.marylandattorneygeneral.gov/ID%20Theft%20Documents/Identitytheft.pdf