

RESOURCES FOR PROTECTING AGAINST CYBER FRAUD

Best Practices to prevent cyber fraud:

- Review your credit report annually by obtaining it for free from: <u>www.annualcreditreport.com</u>. Be sure to use this official site and not others with similar names that companies use to try to sell you services.
- Place a freeze on your credit reports at all three credit agencies:
 - o Equifax: <u>www.freeze.equifax.com</u>
 - o Experian: <u>www.experian.com/freeze/center.html</u>
 - o TransUnion: <u>freeze.transunion.com</u>
- Monitor your existing credit card and bank accounts closely for charges or transactions you don't recognize. Notify the fraud departments of your bank and/or credit card company of any fraudulent activity on your accounts.
- Change your passwords on a regular basis and make sure they are "long and strong."
- File your taxes promptly as soon as you have your tax information to prevent tax identity theft. Respond right away to letters from the IRS, but never respond to phone calls or emails. Go to IRS.gov/taxscams/consumeralerts for more information.

If you become a victim of cyber fraud:

- Visit <u>IdentityTheft.gov</u> to file an online theft report with the FTC and to get an online recovery plan. Go to <u>FTC.gov</u> for additional consumer resources.
- Report Tax ID theft to the IRS: <u>IRS.gov/identitytheft</u>
- Report a lost or stolen Social Security number/card to: <u>SocialSecurity.gov/myaccount</u>
- Report Medical ID theft to: 1) your health insurance company, and 2) Medicare's fraud office at <u>Medicarefraudcenter.org</u>
- File a police report with your local authorities.