



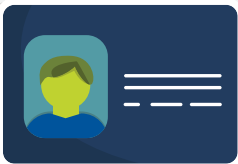
IDENTITY THEFT: PREVENTION & RESOLUTION

EVENT HANDOUT

In recent years, identity theft has impacted over 13 million Americans.* Here are some steps you can take to keep the thieves at bay:

- **Annually review credit reports.** You can request one free credit report from each of the three major credit bureaus every twelve months via www.annualcreditreport.com.
- **Add pins or passwords to financial accounts** making it harder for thieves to gain access.
- **Do not carry your Social Security card.** Consider a safe or a safe deposit box for important documents.
- **Shred all mail.** Shred all documents that have your personal information on them.
- **Set up accounts at ssa.gov/myaccount and irs.gov.** If a fraudster steals your identity, they can attempt to open accounts and get access to information about your earnings. They can't do that if you've already set up the accounts.
- **Consider limiting check use.** Bank account information can be copied and fraudulent checks ordered. Do not put your Driver's License number on checks. Pick up your orders at the bank.
- **Do not use ATM cards for daily purchases.** Switch to cash where possible.
- **Use complex passwords.** No easy passwords! Use a combination of letters, numbers and symbols, and change them regularly.
- **Use a post office box or locked mail box.** Do not leave mail in unlocked mailboxes.
- **Check all bank and financial statements regularly.** Reporting fraud right away limits your liability.
- **Limit the amount of cards you carry.** Consider only carrying one credit card.
- **Be cautious of fraudulent phone calls.** Fraudsters often call pretending to be a collection agency to scam you out of money. Request proof of all debts before paying.
- **Don't click on links in emails.** Links often carry malware. Spam emails can even come from your contacts if a fraudster gets access to their mail.
- **Download programs from safe sources.** Free software or downloads on the Internet may have viruses.
- **Don't give your info over the phone.** If the bank calls to verify your info, call them back at the number on your statements.

The extra time it takes to shred your documents is nothing compared to the hundreds of hours and thousands of dollars it would cost to fix your life if you become a victim of identity theft. Put in the extra effort and protect your information!



Your identity is important.
Your Money Coach can help you protect it.

CALL TODAY!

855-CG SUPRT (247-8778)

* 2016 Javelin Research Report

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