

## Identity Theft and Fraud Prevention

Identity theft occurs when someone steals personal information and uses it without permission. This resource provides you with information on the different types of identity theft, how to protect yourself, and the steps to take if you believe you've been affected.



There is a new identity theft case reported on average **every 22 seconds**.



**Common examples of identity theft:**

**Phishing or Smishing:** Scam calls, text messages posing as financial institutions, links with free offers, etc.

**Going through trash or stealing mail:** Credit card offers, bank statements, tax forms, etc. are taken right from the trash or mailbox.

**Social Media:** Scammers obtain your location, name, employer, pictures, and other identifying information from your profile. Be sure to make your profile, photos, and information private to only who you know.

**Form Jacking:** Suspicious URLs may mask a familiar company website thus tricking us into providing personal and payment information. Always look for the lock or "https" in the link.

**Spoofing:** Phone calls that look like they are a familiar number; AI voice scams posing as a family member.

**Common personal information identity thieves look for:**

- Name
- Address
- Phone Number
- Social Security Number
- Mother's Maiden Name
- Employment

# Identity Theft and Fraud Prevention



## Prevent Identity Fraud with These Steps

1. Monitor your accounts and credit report, regularly.
  2. Create different and unique passwords for each account.
  3. Limit the personal information you share on social media.
  4. Use caution when giving out personal information over the phone.
  5. Shred documents mail that include with private or sensitive information
  6. Shred sensitive documents or mail. You can also bring them into a credit union and we will do this for you!
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## If you believe you are a victim, here are some steps you should take:

1. Contact your financial institution. Every case is different, we are here to help.
  2. Report it. If it is determined that you are a victim of identity fraud, report this to the Federal Trade Commission for guidance: <https://www.identitytheft.gov/#/>
  3. Check your credit reports. Report anything out of the ordinary immediately. You can access all 3 through [annualcreditreport.com](https://annualcreditreport.com) (Free one time annually).
  4. Freeze your credit. This will protect you from anyone trying to access it. You can do this through each of the credit bureau websites. Here is some more information about how these work: <https://www.equifax.com/personal/education/identity-theft/articles/-/learn/8-facts-about-credit-freezes/>
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**Are you a member of SAFE Credit Union?**  
**Stop by your local branch to shred your documents *securely!***