



Victim Assistance, Protection Tips and Resources

Report Your Identity Theft or Fraud

Report to the Federal Trade Commission (FTC)

- Print and Save
- www.identitytheft.gov

Contact the Police

- File a police report
- Bring completed FTC compliant form



IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Check Your Bank Statements and Balances

Chexsystems

www.chexsystems.com

TeleCheck Services, Inc.

www.telecheck.com

Certegy Check Services, Inc.

www.askcertegy.com



Connect with your Creditors

Debit Card:

- 0-2 days = up to \$50
- 3-60 days = up to \$500
- 61+ days = No reimbursement

Credit Card:

- 60 days = up to \$50
- **Set up account threshold notifications**



Contact the Credit Reporting Agencies

Order Your Annual Credit Report

www.annualcreditreport.com

- Equifax
- Experian
- TransUnion

Innovis

www.inovis.com

Annual Credit Report.com
The only source for your free credit reports. Authorized by Federal law.

Home | All about credit reports | Request yours now! | What to look for | Protect your identity | Frequently asked questions | Contact us

One of these things is not like the others.

You may think you have one credit report and one credit score. But you really have several, and they may differ. You should check all three reports regularly.

Request your free credit reports

PAUSE || SPOT IDENTITY THEFT GOOD CREDIT DONT BE FOOLED MORE THAN A SCORE NOT LIKE THE OTHERS

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

Request your free credit reports

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY

EQUIFAX

experian.

TransUnion^{tu}

Credit Protection Options

- Fraud Alert
- Credit Freeze
- Credit Lock

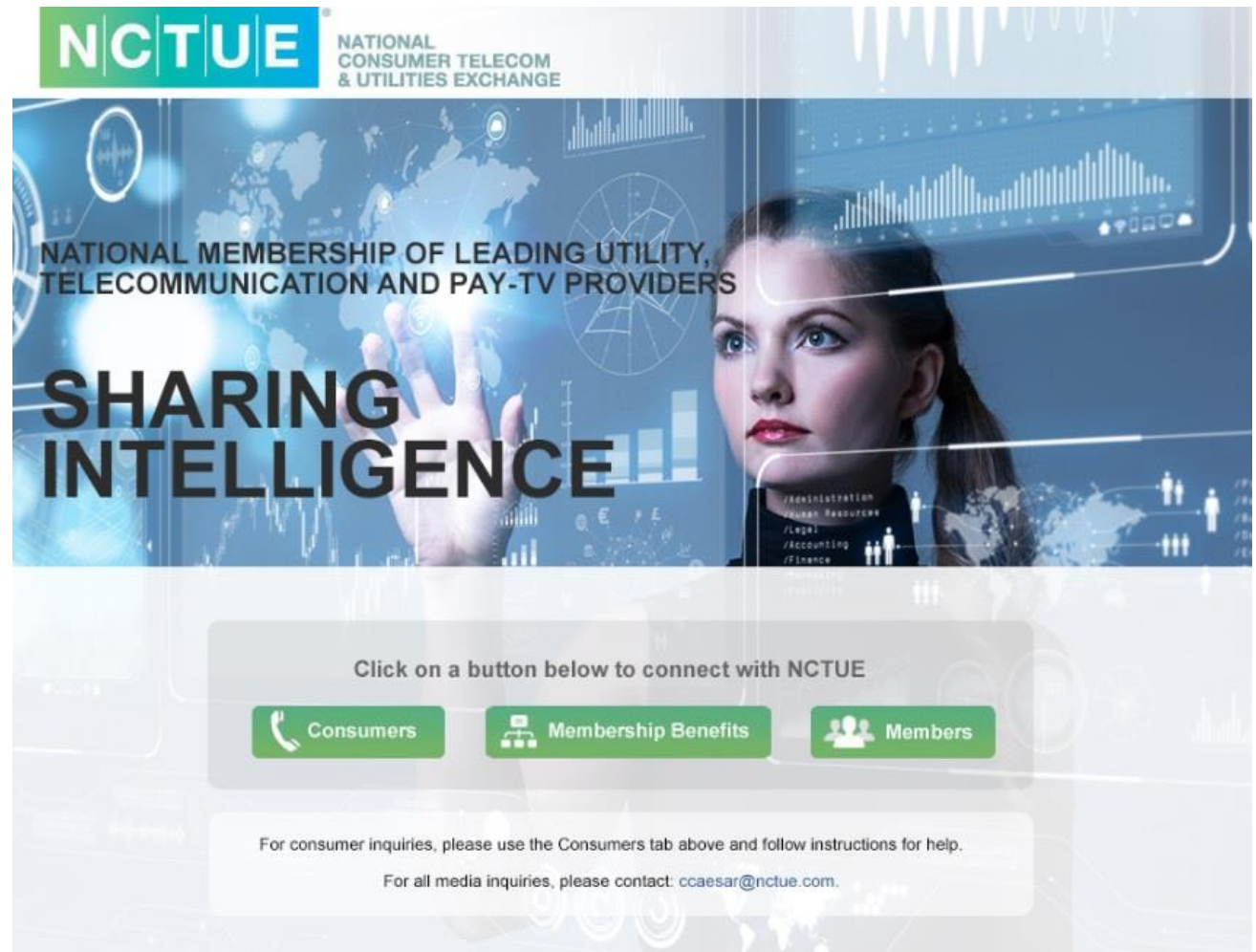
As of September 21, 2018

- Year long fraud alerts
- Free credit freezes
- Free child credit freezes

Phone and Utilities “Credit Report”

**National Consumer
Telecommunications and Utilities
Exchange (NCTUE)**

[Http://www.nctue.com](http://www.nctue.com)



NCTUE NATIONAL CONSUMER TELECOM & UTILITIES EXCHANGE

NATIONAL MEMBERSHIP OF LEADING UTILITY, TELECOMMUNICATION AND PAY-TV PROVIDERS

SHARING INTELLIGENCE

Click on a button below to connect with NCTUE

Consumers Membership Benefits Members

For consumer inquiries, please use the Consumers tab above and follow instructions for help.
For all media inquiries, please contact: ccaesar@nctue.com.

The banner features a woman's face on the right, looking towards the left. The background is a blue-toned digital interface with various charts, graphs, and data points. The NCTUE logo is in the top left corner. Below the main text, there are three green buttons with white icons: a telephone for 'Consumers', a person with a checkmark for 'Membership Benefits', and a group of people for 'Members'. At the bottom, there is a white box with contact information.

IRS Scams and Fraud

IRS Phone Scams

- Calls stating IRS has a warrant for your arrest unless you pay money or past due taxes
 - Never provide personal information
 - IRS will never call you **only** send letters and notices

IRS Identity Theft/Fraud

- Someone uses your identity to file a fraudulent tax return using your name and SSN
 - Immediately file a police report
 - Log on to www.irs.gov and complete appropriate forms for Identity Theft Victims. Also learn additional information.
 - Call IRS ID Protection Unit: 1-800-908-4490



The screenshot shows the IRS website's navigation bar with the IRS logo, a search bar, and links for Help, News, Language, Charities & Nonprofits, and Tax Pros. Below the navigation bar are tabs for File, Pay, Refunds, Credits & Deductions, and Forms & Instructions. The main content area is titled "Identity Protection: Prevention, Detection and Victim Assistance" and includes a breadcrumb trail: Home > File > Individuals > Identity Theft, Fraud & Scams. A language selector shows options for English, Español, 中文(繁體), 한국어, Русский, Tiếng Việt, and Kreyòl ayisyen. A sidebar on the left lists "Individuals" with sub-links for How to File, When to File, Where to File, Your Information, and Students. The main text explains that identity theft places a burden on victims and presents a challenge to businesses, organizations, and government agencies, including the IRS. It states that the IRS combats tax-related identity theft with an aggressive strategy of prevention, detection, and victim assistance. A link for "Tax-related identity theft" is provided, explaining that it occurs when someone uses your Social Security number to file a tax return claiming a fraudulent refund. A "Taxpayer Bill of Rights" section is visible on the right, with a "What you should know" button.

Enable 2FA / MFA



- Extra step to login
- Available on most online accounts
- <https://twofactorauth.org>

Prioritized accounts:

1. Email
2. Social Media
3. Bank/Credit Cards
4. Health

Security Tip:
Verbal Passwords

Say “NO” to Junk Mail

Direct Marketing Association

- www.dmachoice.org
- \$2 processing fee, for a period of ten years

Unsolicited Credit and Insurance Offers

- 888-5-OPTOUT (888-567-8688)
- www.optoutprescreen.com
- No fee

Commercial Email Lists

- <https://www.ims-dm.com/cgi/offemaillist.php>
- No fee



Ugh, Telemarketers

National Do Not Call Registry

- 888-382-1222
- www.donotcall.gov

Note: The law allows political calls, calls from charitable organizations, information calls, calls about debts you owe, and phone surveys, as well as calls from companies you have done business with or gave permission to call.



National Resources

Fraud Support Network

- <https://fraudsupport.org>

Federal Trade Commission (FTC)

- www.identitytheft.gov



National Resources

National Organization for Victim Assistance (NOVA)

- 800-TRY-NOVA
- www.trynova.org



Identity Theft Resource Center (ITRC)

- 800-400-5530
- www.idtheftcenter.org



Free Brochures, Handouts and PDFs

- <https://bulkorder.ftc.gov>

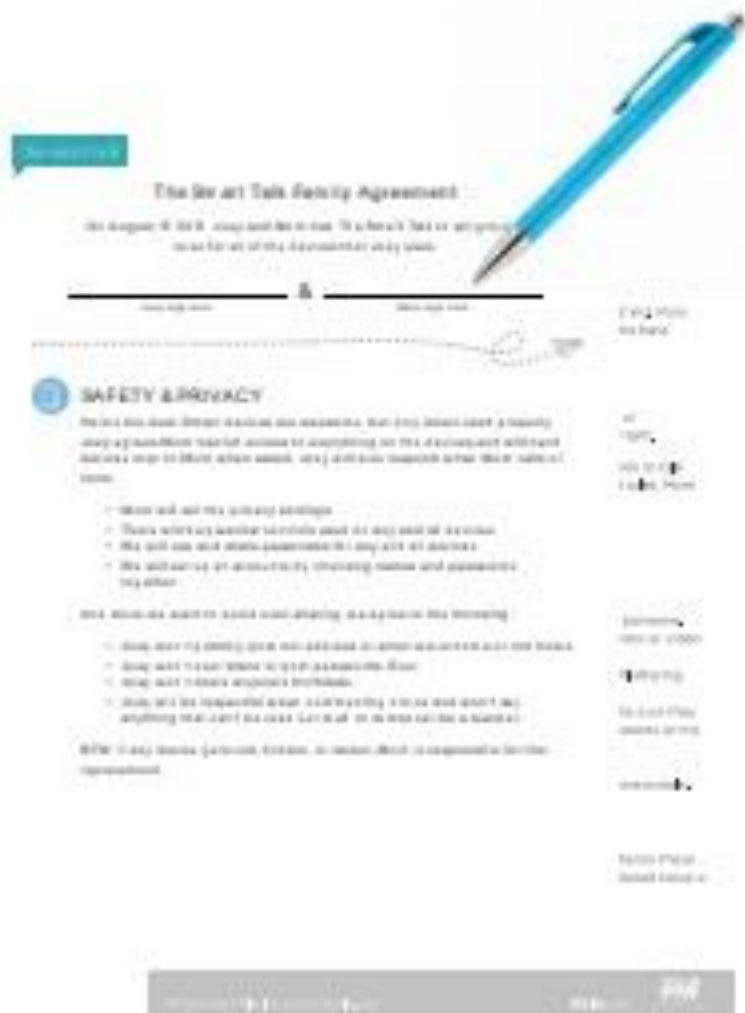


Hundreds of publications!

Have “The Talk” With Your Kids

An interactive, online tool that enables parent-child duos to set ground rules together about digital devices and usage.

www.TheSmartTalk.org



Additional Resources and Tips

Place a Fraud Alert

Purpose: Verify your identity before extending new credit.

Initial Fraud Alert

Duration: 1 year

Extended Fraud Alert

Duration: 7 years

- Requires copy of identity theft report.

Active Duty Alert

Duration: 1 year

Cost

Free

Contact

One credit bureau

- By law they will share your request with the other two.

Pros

- Keep access to your credit.
- Credit bureaus cannot continue to sell your information to third parties.

Cons

- Renew every year.
- Lender doesn't have to call you.
- KBA questions are generally easy to find on social media or dark web.

Place a Security Freeze / Credit Freeze

Purpose: Restricts access to your credit file.

Cost	Add	Lift	Remove
Victim of ID Theft	Free	Free	Free
Not a victim of ID Theft	Free	Free	Free
Protected consumer	Free	Free	Free

Contact
All three credit bureaus.

Duration
Lasts until you remove.

Pros

Cons

Credit Lock

Purpose: Purpose: Restricts access to your credit file..

Cost*

Each credit bureau determines pricing and can change anytime.

- TransUnion: TruIdentity | Free
- Equifax: Lock & Alert | Free
- Experian: CreditLock | \$4.99 (first month) \$24.99 (after)

Contact

All three credit bureaus.

Duration

Lasts until you remove.

*Fees as of 1/25/19

Pros

- Unlock by computer or mobile app.
- No PIN required.
- Usually no wait to lock or unlock credit file.
- Best for people who plan to take out new credit.

Cons

- Credit bureaus can continue to sell your information to third parties.
- Cannot unlock by phone.
- Depending on monthly fees, they can quickly exceed the cost of freezes.

Check Your Data Breach Status

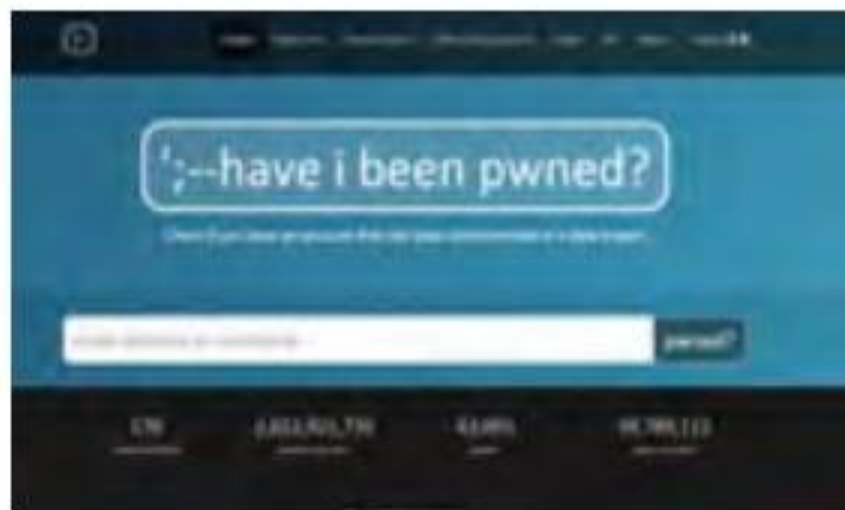
Check if your email has been part of a recent data breach.

Have I Been Pwned?

<https://haveibeenpwned.com>

Firefox Monitor

<https://monitor.firefox.com>

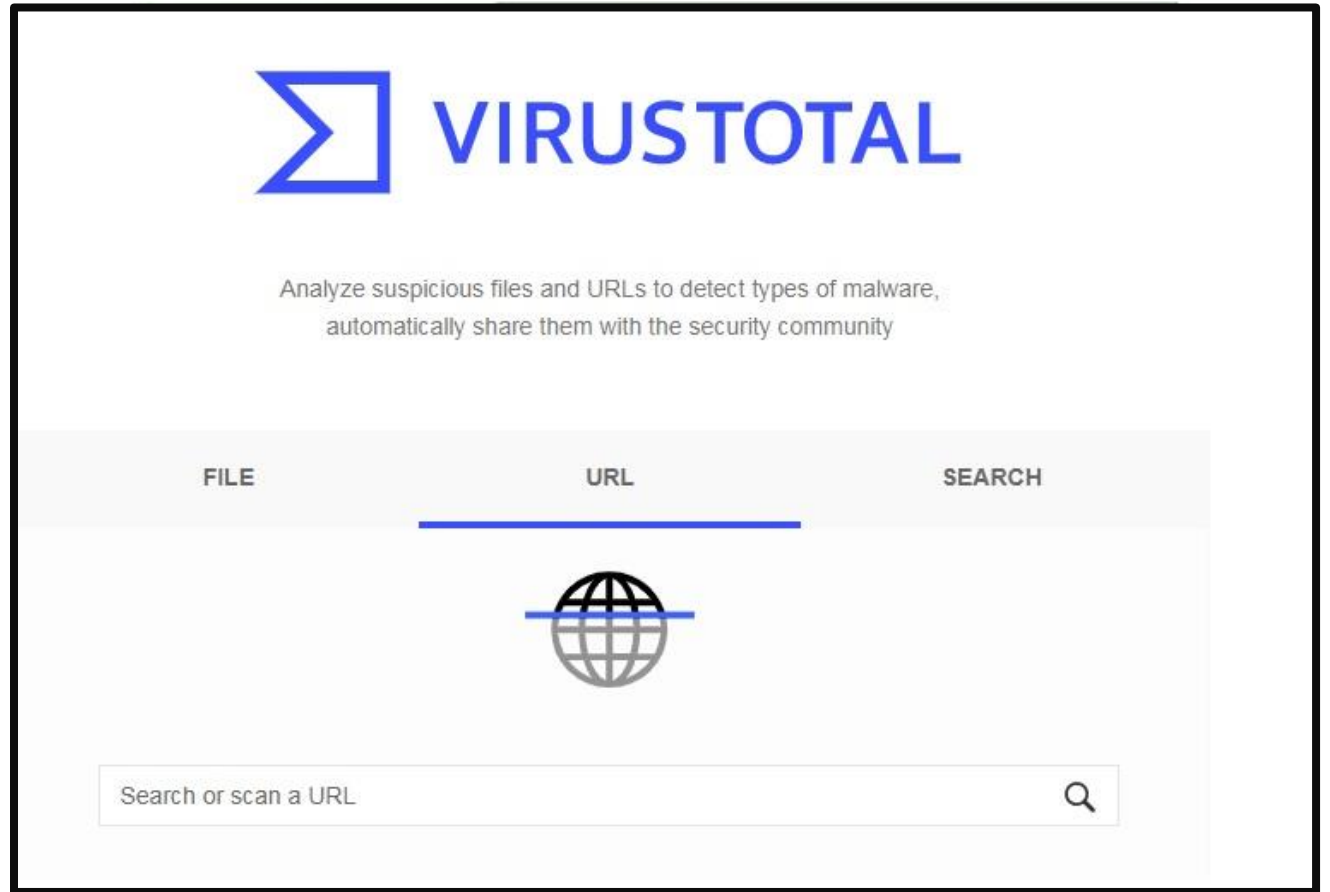


Before You Click: Analyze Suspicious Files and Links

VirusTotal is a free service that analyzes suspicious files and URLs and facilitates the quick detection of viruses, worms, trojans, and all kinds of malware.

Virus Total

<https://www.virustotal.com>



Before You Click: Analyze Suspicious Files and Links

PhishTank is a free community site where anyone can submit, verify, track and share phishing data.

PhishTank

<https://www.phishtank.com>

The screenshot shows the PhishTank website interface. At the top, there is a blue header with the PhishTank logo and tagline "Out of the Net, into the Tank." To the right of the logo are input fields for "username" and "password" (represented by dots), and a "Sign In" button. Below these are links for "Register" and "Forgot Password". A dark blue navigation bar contains links for "Home", "Add A Phish", "Verify A Phish", "Phish Search", "Stats", "FAQ", "Developers", "Mailing Lists", and "My Account".

The main content area features a section titled "Join the fight against phishing" with the following text: "Submit suspected phishes. Track the status of your submissions. Verify other users' submissions. Develop software with our free API." Below this is a yellow box with the text "Found a phishing site? Get started now – see if it's in the Tank:" and a form with an input field containing "http://" and a button labeled "Is it a phish?".

Below the yellow box is a section titled "Recent Submissions" with the text "You can help! Sign in or register (free! fast!) to verify these suspected phishes." This is followed by a table of recent submissions.

ID	URL	Submitted by
6072251	https://paypal.co.uk.hi5t.top/n	cleanmx
6072250	http://carlssef.org/wawu/godaddys/index.php	cleanmx
6072249	http://sumit.giggadaproducts.com/home/team/step/7b...	cleanmx
6072248	https://fouchelmmor3b.co.uk/iop/login.php?cmd=logi...	cleanmx
6072247	http://www.indonesia-tam.com/wp-includes/LinkedIn/...	cleanmx
6072246	https://sportsink.000webhostapp.com/new_now/6af8cc...	cleanmx
6072245	https://johnhenry000088.000webhostapp.com/new_now/...	cleanmx
6072244	https://andrewsmith621.000webhostapp.com/files/281...	cleanmx
6072243	https://cmalafouris.000webhostapp.com/new_now/12/75...	cleanmx

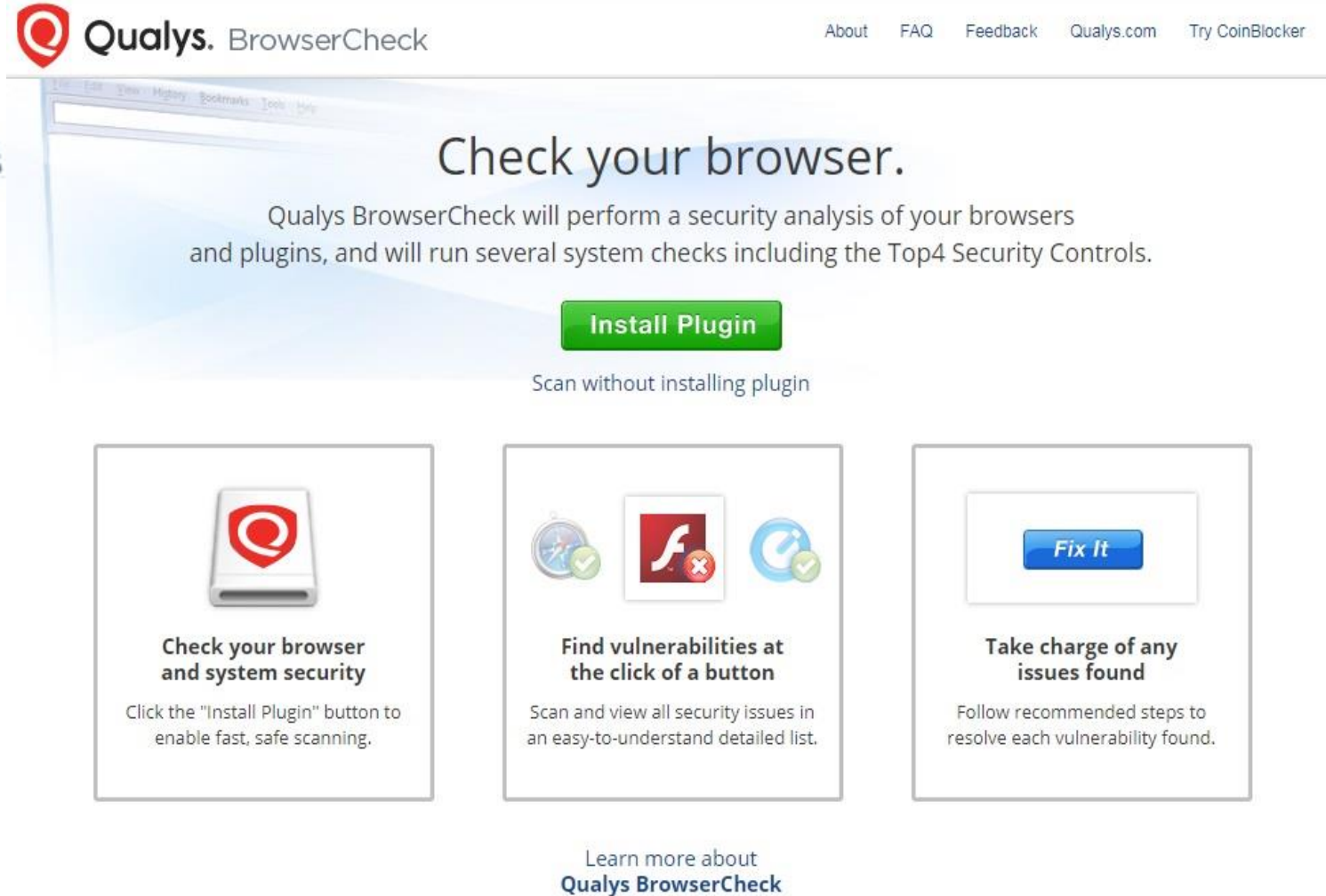
On the right side of the page, there are two informational boxes. The first is titled "What is phishing?" and contains the text: "Phishing is a fraudulent attempt, usually made through email, to steal your personal information." with a link "Learn more...". The second is titled "What is PhishTank?" and contains the text: "PhishTank is a collaborative clearing house for data and information about phishing on the Internet. Also, PhishTank provides an open API for developers and researchers to integrate anti-phishing data into their applications at no charge." with a link "Read the FAQ...".

Keep Your Browser Secure

Qualys BrowserCheck is a free tool that scans your browser and its plugins to find potential vulnerabilities and security holes and help you fix them.

Qualys BrowserCheck

<https://browsercheck.qualys.com>



The screenshot shows the Qualys BrowserCheck website. At the top left is the Qualys logo and the text "Qualys. BrowserCheck". To the right are links for "About", "FAQ", "Feedback", "Qualys.com", and "Try CoinBlocker". The main content area features a large blue banner with the heading "Check your browser." and a sub-heading: "Qualys BrowserCheck will perform a security analysis of your browsers and plugins, and will run several system checks including the Top4 Security Controls." Below this is a prominent green "Install Plugin" button. Underneath the button is the text "Scan without installing plugin". Below the banner are three white boxes with rounded corners, each containing an icon and text. The first box has a USB drive icon with the Qualys logo and the text "Check your browser and system security" followed by "Click the 'Install Plugin' button to enable fast, safe scanning." The second box has icons for a browser, a red 'f' with a white 'x', and a blue 'e' with a green checkmark, with the text "Find vulnerabilities at the click of a button" and "Scan and view all security issues in an easy-to-understand detailed list." The third box has a blue "Fix It" button icon and the text "Take charge of any issues found" followed by "Follow recommended steps to resolve each vulnerability found." At the bottom center, there is a link that says "Learn more about Qualys BrowserCheck".

Qualys. BrowserCheck


About FAQ Feedback Qualys.com Try CoinBlocker

Check your browser.

Qualys BrowserCheck will perform a security analysis of your browsers and plugins, and will run several system checks including the Top4 Security Controls.

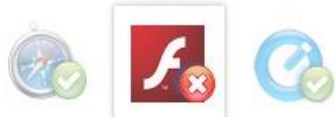
Install Plugin

Scan without installing plugin




Check your browser and system security

Click the "Install Plugin" button to enable fast, safe scanning.



Find vulnerabilities at the click of a button

Scan and view all security issues in an easy-to-understand detailed list.



Take charge of any issues found

Follow recommended steps to resolve each vulnerability found.

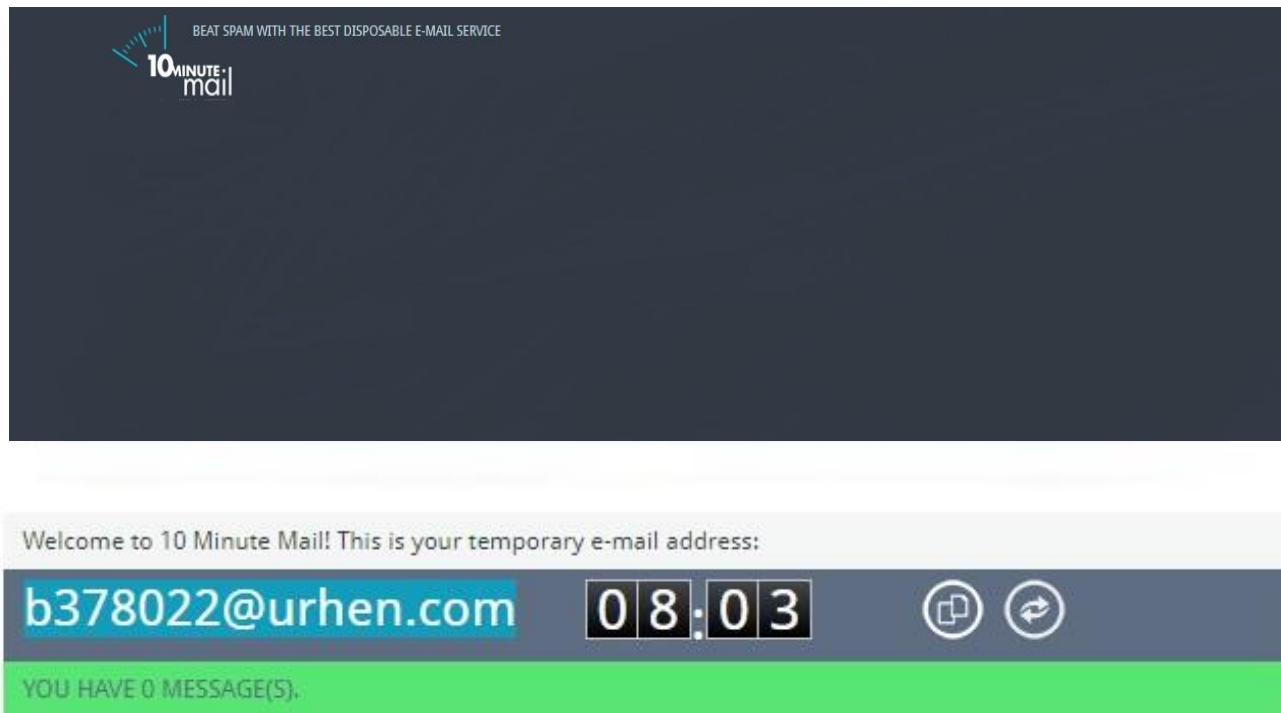
Learn more about **Qualys BrowserCheck**

Beat Spam: Use Disposable Email

If you need to put in an email address to get a coupon, shop one time on website, etc., consider using a temporary email address.

10 Minute Mail

<https://10minutemail.com>



Set up Account with SSA

<https://www.ssa.gov/myaccount>



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

Create your personal *my* Social Security account today

With your free, personal *my* Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest Statement, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, from anywhere!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)



USPS Informed Delivery Service

<https://informedelivery.usps.com>

Informed Delivery® by USPS®

Digitally preview your mail and manage your packages scheduled to arrive soon! Informed Delivery allows you to view greyscale images of the exterior, address side of letter-sized mailpieces and track packages in one convenient location.*

* Images are only provided for letter-sized mailpieces that are processed through USPS' automated equipment

[Sign Up for Free](#)

[Sign In >](#)



See if Informed Delivery is available in your area.

Enter ZIP Code™



1. Create Your Account

Use your personal *USPS.com*® account or sign up for one today.



2. Verify Your Identity

Protect your privacy and personal information by verifying your identity and address.

[Sign Up for Free](#)



3. Receive Notifications

View notifications from any smartphone, tablet, or computer.

Beware of Fake Apps

Look for:

- Who the developer is
- The date it was introduced into the store
- How many times it's been downloaded

Other tips:

- Only use the app store related to your device
- Review privacy policy

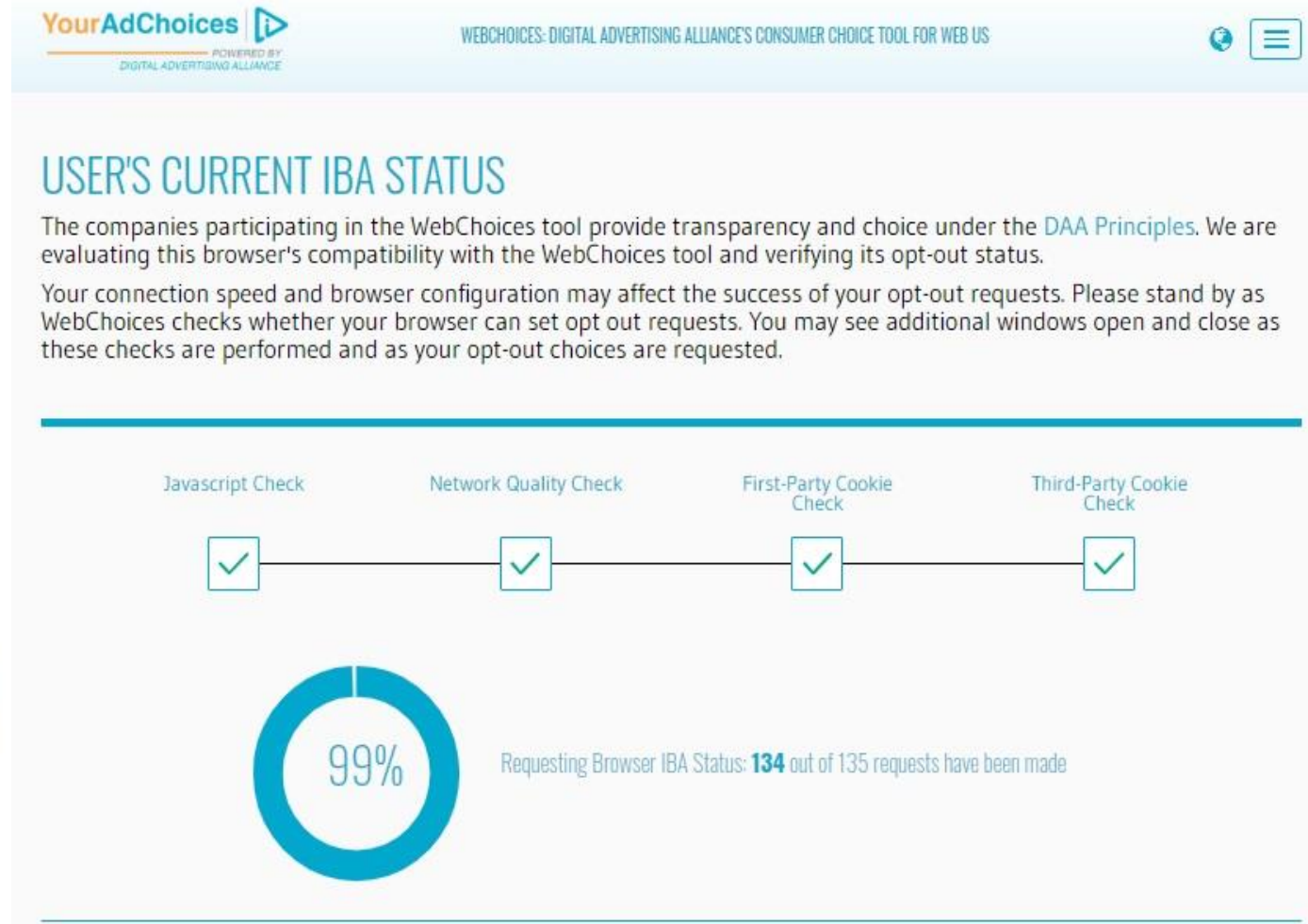


Opt Out: Collection of Your Online Activities

Ads you receive on Web pages are customized based on predictions about your interests generated from the visits of different Web sites

Learn how to opt of out these collection of Web viewing data for interest based advertising by visiting the website below

<http://www.aboutads.info/choices>



The screenshot shows the 'YourAdChoices' website interface. At the top left is the logo 'YourAdChoices' with a play button icon and the text 'POWERED BY DIGITAL ADVERTISING ALLIANCE'. To the right is the text 'WEBCHOICES- DIGITAL ADVERTISING ALLIANCE'S CONSUMER CHOICE TOOL FOR WEB US' and a globe icon. Below the header is the section 'USER'S CURRENT IBA STATUS'. The text explains that participating companies provide transparency and choice under the DAA Principles and are evaluating the browser's compatibility. It also notes that connection speed and browser configuration may affect the success of opt-out requests. Below the text is a progress bar with four steps: 'Javascript Check', 'Network Quality Check', 'First-Party Cookie Check', and 'Third-Party Cookie Check'. Each step has a green checkmark in a box. Below the progress bar is a donut chart showing '99%' completion. To the right of the chart is the text 'Requesting Browser IBA Status: 134 out of 135 requests have been made'.

YourAdChoices | POWERED BY DIGITAL ADVERTISING ALLIANCE

WEBCHOICES- DIGITAL ADVERTISING ALLIANCE'S CONSUMER CHOICE TOOL FOR WEB US

USER'S CURRENT IBA STATUS

The companies participating in the WebChoices tool provide transparency and choice under the [DAA Principles](#). We are evaluating this browser's compatibility with the WebChoices tool and verifying its opt-out status.

Your connection speed and browser configuration may affect the success of your opt-out requests. Please stand by as WebChoices checks whether your browser can set opt out requests. You may see additional windows open and close as these checks are performed and as your opt-out choices are requested.

Javascript Check Network Quality Check First-Party Cookie Check Third-Party Cookie Check

99%

Requesting Browser IBA Status: **134** out of 135 requests have been made

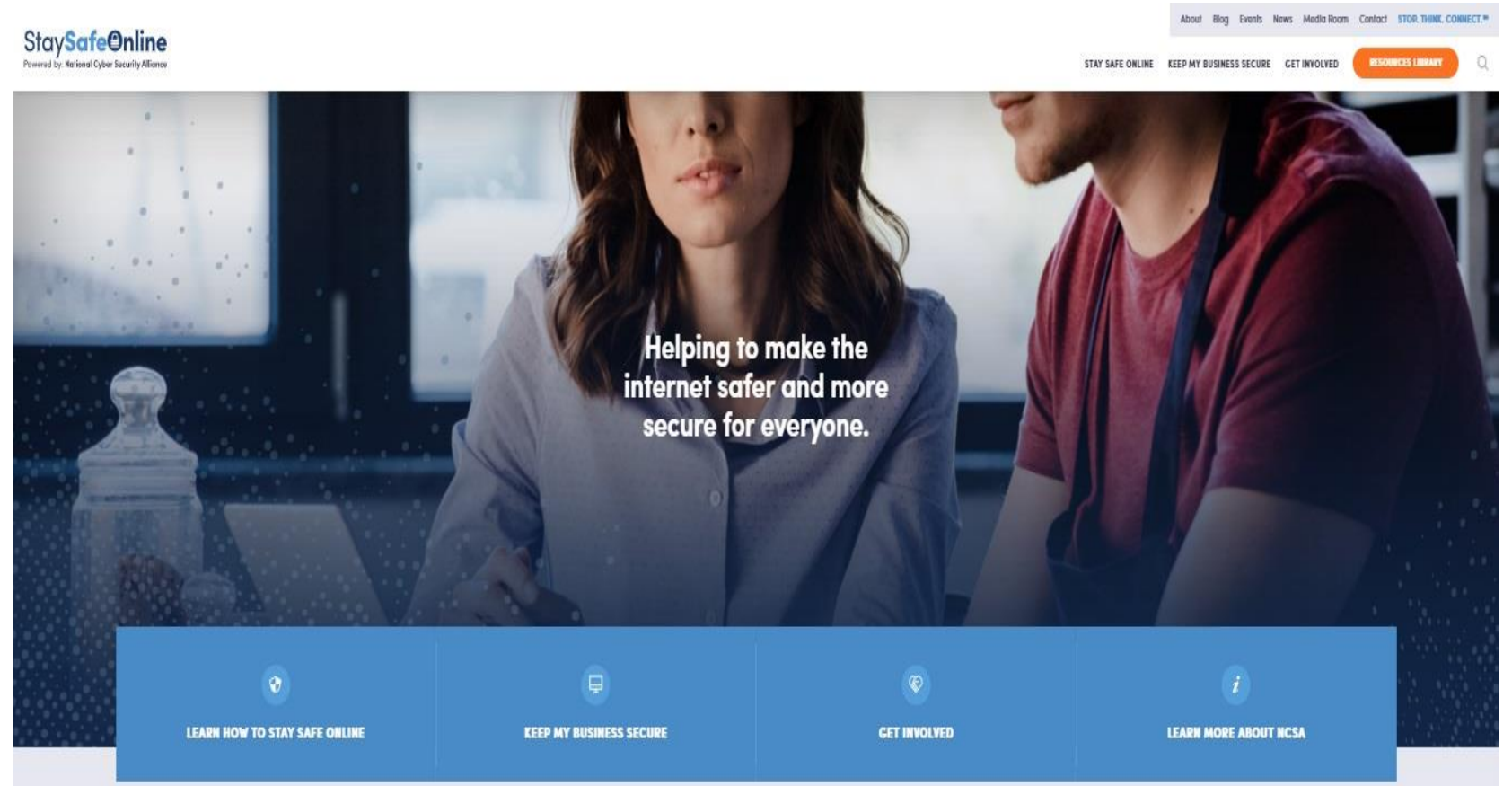
Teaching Resources

StaySafeOnline.org

Powered by National Cyber Security Alliance

Several resources to help you stay safe and teach online safety.

www.staysafeonline.org



Medical IDT: Request your MIB Consumer File

Review your Personal Health Information (PHI)

In the event you have a MIB file, it is important to review that the listed medical services belong to you.

http://www.mib.com/request_your_record.html

Request Your MIB Consumer File



As a nationwide specialty consumer reporting agency under the federal Fair Credit Reporting Act (FCRA), MIB provides US consumers with the rights, protections and privileges available under FCRA. In addition, MIB also provides substantially equivalent rights to Canadian consumers, as well as consumers who reside in the Caribbean region and have done business with an MIB member.

Therefore, there is no charge to request a copy of your MIB Consumer File (if one exists) once per year directly from MIB.

In addition, in the event that you have received an adverse underwriting decision letter from an insurer indicating that an MIB record influenced the insurer's underwriting process, which resulted

You will not have an MIB Consumer File unless you have applied for individually underwritten life or health insurance in the last seven years.

On-Line Form Available
Mon - Sat 6AM - 2AM ET
Sun 7AM - 1PM ET

Phone Available
Mon - Fri 6AM - 12AM ET
Closed Holidays
1-866-692-6901

About MIB

Military Resources

Deploying Service Members: Place an Active Duty Alert

- One year duration
- To place, contact the credit reporting agencies

Deploying Service Members: Prescreened Credit Card Offers

- Will not receive prescreened credit card offers for two years
- For more information, contact the credit reporting agencies

Military Resources

U.S. Department of Veteran Affairs: VA's More Than a Number

- <http://www.va.gov/identitytheft>
- VA Identity Theft Help Line: 1-855-578-5492 or vaidtheft@va.gov
- Provides information to educate Veterans and their beneficiaries on how to protect themselves from identity theft.

FTC Military Family Information

- <https://www.ftc.gov/news-events/media-resources/military-consumer-protection>
- Includes materials and additional resources for military

Report Phone Scams

Report IRS Imposter Scams

- https://www.treasury.gov/tigta/contact_report_scam.shtml
- 800-366-4484



Report Unwanted Calls

- Federal Trade Commission (FTC)
- <https://complaints.donotcall.gov>



Report Unsolicited Telemarketing Calls

- Federal Communications Commission (FCC)
- <https://consumercomplaints.fcc.gov>



Report Scams

Report Internet Crimes

- FBI Internet Crime Complaint Center (IC3)
- <https://www.ic3.gov>



Report International Scams

- www.Econsumer.gov



(Repeat) Report to the Federal Trade Commission (FTC)

- www.identitytheft.gov



Quick Reference Guide for Identity Theft Victims

1. Gather all information related to your identity being used/stolen (ie: bank statements, credit card statements, billing documents, etc)
2. Notify bank and or credit card company of Identity Theft to close account (If applicable)
3. Notify credit bureau and place a credit freeze, credit alert, or credit lock
4. Report to the Federal Trade Commission (FTC) www.identitytheft.gov (print and save)
5. File a police report
6. Notify IRS of Identity Theft and file the appropriate forms to place an alert on account. www.IRS.gov

Refer to additional information for more resources available

