

TOP 10 SIGNS

Your Identity Has Been Stolen

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Family Security Today

IDENTITY THEFT IS ON THE RISE.

In 2020, the FTC received **4.8 million** identity theft and fraud reports — a **45% increase** from 2019.

BUT HOW DO YOU KNOW IF YOUR IDENTITY HAS BEEN COMPROMISED?

Below are the **TOP 10 SIGNS** your identity has been stolen, covering the **TOP 5 WAYS** identity theft occurs.

FINANCIAL

1. Erroneous charges on your bank or credit card statement, or statements or bills for unknown accounts
2. Credit denial for unknown reasons, or unexpected debt collection communications

MEDICAL

3. Inaccurate medical records, including explanations of benefits (EOBs) for services that were not provided to you
4. Collection notices and bills for health services you did not receive

TAXES & INCOME

5. Denial of tax returns because your return has already been filed by an unknown person
6. Notification from IRS or State Tax Board requesting the filing of a return for income not earned by you

GOVERNMENT

7. Denial of state or federal government benefits, or notification of an application not initiated by you
8. Delivery of incorrect work history statements (Social Security Administration)

CHILD

9. Notification from IRS or State Tax Boards that a dependent's Social Security number has been claimed by someone you don't know
10. Existence of a minor's credit history with unknown accounts before age 18

10 WAYS TO PROTECT Your Identity

1. **Monitor your credit card and bank account statements monthly.** Even if you are not using the accounts, check the statements to ensure that cybercriminals are not opening accounts in your name.
2. **Review each medical explanation of benefits (EOB) when it's received.**
3. **Do not carry or share cards or documents** with personally identifiable information (PII) unless necessary.
4. **Request copies of your credit reports** from each of the three bureaus at annualcreditreport.com to check for inaccurate information.
5. **You can place a freeze on your minor child's credit report.** See if your child has a credit report by contacting TransUnion, Experian and Equifax.
6. **File your taxes early.** Apply for a Tax Identity PIN from the IRS to protect your tax account.
7. **Secure or shred**, instead of throwing away, all documents containing personally identifiable information (PII) like your Social Security number or driver's license number.
8. **Use strong, unique passwords** of 12+ characters that are a mix of upper- and lower-case letters, numbers, and symbols.
9. **Keep your device and computer software updated** and install anti-virus software.
10. **Use an authenticator app** for two-factor authentication.