

# Identity Theft Prevention and Recovery

1. Sign up for Identity Theft Prevention Service. Some offer recovery.
  - a. <https://www.lifelock.com/>
  - b. <https://www.idshield.com/>
  - c. <http://www.zanderins.com/idtheft/idtheft.aspx>
  - d. <https://www.identityforce.com/>
  - e. <http://www.idwatchdog.com/>
  - f. Credit Bureaus
2. Don't call phone numbers listed in mailing received. Don't call numbers back that call you.
  - a. Instead find independent number for company and call. They will ask for SSN and DOB, but you may just be handing over the information they didn't have if it is a scam.
  - b. Report as fraud
3. Report Fraud to credit agencies: Experian, TransUnion and Equifax
  - a. Review credit report for credit and inquires
  - b. Review credit report for your personal information
  - c. Place alert for 90 days, then consider extending to 7 years.
  - d. Place freeze on credit if necessary
4. File Identity Theft Police report with your local police.
  - a. Bring copies of anything you have that may be evidence.
  - b. They will get copy of your Driver's License
  - c. Note officers badge number.
  - d. When you pick up your report have officer sign FTC affidavit.
5. Notify Social Security Administration. <https://www.ssa.gov/>
  - a. Their website will direct you to [www.identitytheft.gov](http://www.identitytheft.gov)
  - b. Consider getting new SSN  
<https://faq.ssa.gov/link/portal/34011/34019/Article/3789/Can-I-change-my-Social-Security-number>
6. File report with FTC [www.ftc.gov](http://www.ftc.gov)
  - a. Get report notarized or signed by officer.
  - b. Send to FTC along with copy of Driver's License and Police Report
  - c. Will get to review credit report free once in system
7. Notify IRS using form 14039 from [www.irs.gov](http://www.irs.gov)
  - a. Include copy of Driver's License and Police Report
8. Notify post office and give copy of fraud report
  - a. Considering putting mail on hold
  - b. Get PO BOX
  - c. Forward mail to PO BOX
  - d. Check once a week
9. Place fraud alert on accounts and ask for a phrase to be added.
  - a. Maybe like "the sky is blue".

- b. Some may just have PIN numbers.
- 10. Require passphrase for wiring of funds
- 11. Some credit card companies will re-issue cards, and some will say it's not required unless there have been transactional fraud (someone using your CC #)
- 12. Retirement Accounts
  - a. Require written form for disbursements
  - b. Flag profile for potential fraud.
  - c. Change login user names and passwords.
    - i. Temp block on line access
    - ii. Use security tokens
  - d. Companies like Charles Schwab has a 100% replacement guarantee if loss due to fraud.
- 13. Computer
  - a. Use Windows 10 machine or Mac
    - i. Use one machine just for financial purposes only
    - ii. Don't use XP or Vista
    - iii. Have old hard drives cleaned of viruses before transferring data to new
    - iv. Have old hard drives shredded
  - b. Windows Antivirus
    - i. TrendMicro
    - ii. Sophos
  - c. Mac
    - i. Don't really need, but Sophos free version is good
    - ii. Most Viruses don't affect root system since MAC is a shell running over Linux
  - d. Use secure and encrypted email to send important documents such as tax returns and scanned tax documents.
    - i. TrendMicro provides this
    - ii. Password protect PDFs.
  - e. Get new email address and update all online sites using old address.
    - i. Use plus (+) sign in email and name of each vendor, i.e.  
[name+vendor@gmail.com](mailto:name+vendor@gmail.com)
    - ii. <https://gmail.googleblog.com/2008/03/2-hidden-ways-to-get-more-from-your.html>
  - f. Use algorithm as shown above for user name and password. For password use root password plus some letters of the vendor you are signing into. Some may require Caps, numbers and special symbols.
  - g. Don't put birthday on social media sites.
- 14. Cell Phone
  - a. Place fraud alert on numbers and ask for a phrase to be added.
  - b. Consider disabling online such as MyVerizon. (We finally disabled because the fraudster kept changing the password.)