

Protect Yourself from Identity Theft

For Home Devices

1. Always use automated updates to keep your software current.
2. Change the default password on your network router.
3. Back up your data and store it safely. Cloud storage is ideal.

For On-the-Go Devices

1. It is best to avoid using public Wi-Fi, but if you are connected to a public network, never do online banking, shopping, or make purchases of any kind.
2. Keep operating systems on all mobile devices up to date.
3. Delete apps you don't use and update those you do.

Wherever You Are

1. Regularly update all internet connected devices and have security software installed.
2. Password protect your computer and smart phone.
3. Don't click on links in unfamiliar emails, texts, or social media posts.
4. While searching online, don't click on any link that has a little box with "Ad" in it, as they can be from fraudulent sources and may deliver viruses or malware.
5. Use a strong, unique password for each online account.
6. Opt for multi-factor authentication when available to increase security and protect private data.
7. Create strong passwords by using letters, numbers, and symbols, avoiding common words & phrases, and omitting personal information. Do not reuse passwords.
8. When using social media and online accounts, adjust privacy and security settings to limit how personal information is shared.



The Big Questions About Freezing Your Credit

-What is it?

A credit freeze seals your credit report and blocks fraudulent accounts from being opened in your name. It is an easy measure to ensure your security.

-Why do it?

Creating an added line of defense against identity theft safeguards your financial information and protects your future ability to open new lines of credit, and apply for home, auto, and other loans.

-Who can do it?

Anyone can now place a freeze on their credit report for a minimal fee. *It is imperative you do so with all three credit bureaus.*

-When should I do it?

The sooner the better! Unless you are about to apply for a loan, a credit card, are seeking a new rental, or have a job situation where your credit report will be regularly accessed, now is the best time to apply a credit freeze.



-How?

Use the resources provided below to establish your credit freezes through TransUnion, Equifax, and Experian.



- Online: [Visit the Credit Freeze page here](#)
- By phone: 1-888-909-8872
- By mail: Request your credit freeze by certified mail using this [sample letter](#). Please note the attachments you must include.

– Use the following address:

TransUnion LLC
P.O. Box 2000 | Chester, PA 19016



- Online: [Visit this page to freeze your credit with Equifax](#)
- By phone: 1-800-685-1111 (NY residents please call 1-800-349-9960)
- By mail: Request your credit freeze by certified mail using this [sample letter](#). Please note the attachments you must include.

– Use the following address:

Equifax Security Freeze
P.O. Box 105788 | Atlanta, GA 30348



- Online: [Visit the Credit Freeze page here](#)
- By phone: 1-888-EXPERIAN (1-888-397-3742). When calling, press 2 and then follow prompts for security freeze.
- By mail: Request your credit freeze by certified mail using this [sample letter](#). Please note the attachments you must include.

– Use the following address:

Experian Security Freeze
P.O. Box 9554 | Allen, TX 75013