

# A BIG PROBLEM

Identity theft is the unlawful acquisition and use of someone's personally identifiable information for fraudulent gain, such as the pursuit of financial services, loans, employment or medical benefits. The Federal Trade Commission estimates that it takes consumers an average of 6 months and 200 hours to recover from identity theft.<sup>1</sup> The following tips can help prevent or reduce the risk of identity theft.



## WAYS TO HELP PREVENT IDENTITY THEFT

**REQUEST** a “fraud alert” for your credit profile with the major credit bureaus (contact info below), prompting credit issuers to contact you for validation prior to issuing new accounts.

**REVIEW** your consumer credit report once every 4 months for free via [annualcreditreport.com](http://annualcreditreport.com).

**PLACE** a security freeze on your credit profile with the major credit bureaus (see below) to prevent the unauthorized opening of new accounts by creditors who require a credit score/credit report.

**NEVER** give out personal information via phone or internet, unless you are the one initiating the contact (even then, be cautious). If you receive a call asking you to verify information, DO NOT give it by phone. Ask questions and call a published number for that company to report your concerns.

**BE CAUTIOUS** when providing or responding to information on the internet. Be careful not to overshare personal information, especially about your children, on social media. Never respond with personal information via text messages, unencrypted email or internet forms. Familiarize yourself with the companies and websites with which you interact.

**SECURE** your personal computer. Whenever possible, use multifactor authentication for your online accounts. Keep antivirus software up to date

on your computer. Consider using a dedicated computer for banking versus other day-to-day functions to lessen the chance of a computer infection leading to theft.

**SHRED** any pre-approved credit offers or documents that contain your personal information.

**NEVER** keep your Social Security card with you unless necessary.

**IF** your insurance carrier uses your Social Security number as an ID number, ask to use an independent number instead.

**SECURE** your checkbook and financial information in a locked box at home.

**DON'T** leave mail in your mailbox overnight or on weekends. Consider a locking mailbox.

**WHEN** traveling, keep your computer/devices under your control at all times. Do not leave equipment in the trunk of your car or unattended in public areas.

**REPORT** suspicious activity, such as spam email or texts, when possible. If you suspect you've received a fraudulent message that appears to be from PNC, take a screen shot of the message and forward it to [abuse@pnc.com](mailto:abuse@pnc.com). Ask your financial institutions, mail and internet provider if they have similar mailboxes set up where you can report issues on your personal devices.

## IF YOU ARE A VICTIM

**CONTACT** your banks and creditors, by phone and in writing, and report the crime.

**CONTACT** local authorities and file a police report.

**CALL** the fraud units of one of the major credit bureaus: Equifax: 1-800-525-6285; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289; and Innovis: 1-800-540-2505. Request a “fraud alert” be placed on your credit file, and order copies of your credit report to check whether any

fraudulent accounts were opened without your knowledge or consent. If you suspect fraud, issue a security freeze to prevent the opening of new accounts by creditors who require a credit score/credit report.

**GO** to another computer/device and change your PIN codes and passwords immediately.

**IF** you think you may have tax issues because someone has stolen your identity, visit [irs.gov/uac/Identity-Protection](http://irs.gov/uac/Identity-Protection) or call **1-800-908-4490**.

<sup>1</sup> [consumeraffairs.com/finance/how-to-report-identity-theft.html](http://consumeraffairs.com/finance/how-to-report-identity-theft.html)