

## December is National Identity Theft Prevention and Awareness Month

### Action steps for staying ahead of thieves

It's that time of the season and identity thieves are ready to strike and take advantage of holiday shoppers and businesses. December is **National Identity Theft Prevention and Awareness Month**. According to the Federal Trade Commission, in 2018, there were more than \$1.48 billion in consumer and business losses reported with about 1.4 million identity theft claims made. Here are some tips to protect your identity during the holiday season.

#### 1. Carry Only What You Need

Some of us have a tendency to carry all of our credit cards in our purses or wallets in addition to our social security card. This might seem convenient, but it is the perfect set up for identity theft. Keep the number of items you carry to a bare minimum. Use the rule of three: one credit card, your driver's license or identity card, and your debit card. Never carry your social security card or any information that may have your social security number on it with you unless you will need it.

A false sense of security at work or at home could make you a prime target for identity thieves. Identity thieves can come in all forms, including co-workers, friends, and even trusted family members. To ensure the safety of cards you are not carrying with you, consider using a fireproof safe, safe deposit box, or lockable filing cabinet to house them.



#### 2. Take Precautions Online

There is a relatively new form of identity theft on the rise called formjacking. Formjacking involves cyber criminals hijacking credit card information from online forms. Making purchases, paying bills, and filing taxes online is commonplace today. Here are a few steps you can take to boost your privacy and help in preventing fraud:

- Keep your software up-to-date.
- Never install unidentified software.
- Download only from trusted sites.
- Always use up-to-date anti-spyware and anti-virus software, and run weekly scans.
- Use firewalls on your network.
- Regularly update passwords/passphrases, and make each one unique and challenging to crack.

### 3. Take Swift Action When Documents Go Missing

If you notice that important financial items or documents such as credit/debit cards, drivers licenses, or loan agreements have gone missing, you will need to act fast to contact every organization or creditor that issued them. According to the [2019 Identity Fraud Study](#) by Javelin Strategy and Research, in 2018, new account fraud rose 13% to the tune of \$3.4 billion in losses, mostly through identity thieves getting ahold of loan and credit card information. We recommend you take these important action steps if you feel your identity has been compromised:

- Pull your credit reports from [www.annualcreditreport.com](http://www.annualcreditreport.com) and review them for any suspicious activity.
- Close any accounts that you believe have been tampered with or opened fraudulently.
- Place a 'fraud alert' on your credit reports, and check your credit reports regularly.
- File a complaint with the Federal Trade Commission.
- File a report with the police in the community where the identity theft took place.

Identity theft is a serious crime. It can be a time-consuming and costly process that seriously affects your life, so be vigilant and take precautions.



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