

# CREDIT FREEZE

## WHAT IS IT?

When you place a security freeze, creditors cannot access your credit reports. This will keep them from approving any new credit accounts in your name, whether they are fraudulent or legitimate. To let lenders and other companies access your credit files again to create new accounts, you will need to lift your credit freeze permanently or temporarily. If you suspect your personal information or identity was stolen, placing a credit freeze can help protect you from fraud.

## PLACE OR LIFT A CREDIT FREEZE

Place or lift the freeze on your credit reports for free by contacting each of the three major credit reporting agencies:

### EQUIFAX

equifax.com or 888-298-0045

### EXPERIAN

experian.com or 888-397-3742

### TRANSUNION

transunion.com or 800-916-8800

You can submit your request online, by phone, or by mail.

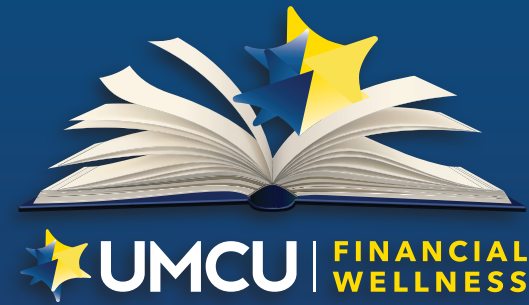
## NOTES

## SCAMS AND IDENTITY THEFT CAN HAPPEN BY

 MAIL	 PHONE	 INTERNET
 AT HOME	 AT A BUSINESS	 IN PERSON

# CONTACT US

IF YOU HAVE QUESTIONS OR NEED ANY RESOURCES



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# FIGHT FINANCIAL FRAUD

Playbook<sup>xx</sup> for Prosperity<sup>x</sup>

# TRUTH OR MYTH

1

**Software updates only help with efficiency and not data security.**

**Myth** - Software updates can close security code bugs to protect our data better, so do them ASAP.

2

**You should look for “https” plus a lock symbol next to a website to ensure it’s secure.**

**Truth** - Websites should contain both “https” and a lock symbol to make sure it’s completely secure.

3

**If a phone number on your caller ID shows up as someone you know, this is always correct.**

**Myth** - There is software and artificial intelligence (AI) that can spoof phone numbers to make it look like a number you recognize is calling you when it’s actually a scam.

4

**Multi-factor authentication (MFA) is a great way to reduce the risk of being hacked.**

**Truth** - MFA requires users to enter more information than just a username and password. Examples are entering a code sent to your phone, scanning a fingerprint, or answering a secret question.

5

**Your passwords should be at least 14 to 16 characters.**

**Truth** - Longer passwords are harder to guess. You should use a mix of random upper and lowercase letters, numbers, and symbols.

6

**You only need to check one of your credit reports for accuracy and ID theft because they’re all the same.**

**Myth** - The three credit bureaus, Equifax, Experian, and TransUnion, report separately and can have differences, so you should check all of them every year for any fraudulent accounts or unknown hard inquiries.

# TO REPORT IDENTITY THEFT, CONTACT:

1. Fraud department for your creditors and financial institutions where the fraud occurred
2. Federal Trade Commission (FTC) ([IdentityTheft.gov](https://www.identitytheft.gov) or 1-877-438-4338) to file a report
3. The three major credit reporting agencies, Experian, Equifax, and TransUnion. Ask them to place fraud alerts and a credit freeze on your accounts

# TIPS TO PROTECT YOURSELF

## DON'T:

- Share passwords for any financial accounts
- Pay funds upfront for a promised prize
- Click any links or scan QR codes that are unexpected or suspicious
- Send payments to a stranger via wire transfer, payment app, gift card, prepaid card, or cryptocurrency
- Post identifying or personal information on social media

## DO:

- Ask yourself, is the deal is too good to be true?
- Walk away from high-pressure or urgent sales tactics
- Compare prices, ask for information in writing, and read contracts carefully
- Collect mail promptly and place a hold when you are away
- Contact your creditors and billing companies immediately if statements don’t arrive as expected
- Review all financial statements for unauthorized transactions
- Shred sensitive financial documents
- Use only secure websites (look for “https” and a lock symbol in the address bar)
- Create complex passwords that include letters, numbers, and symbols
- Put your number on the National Do Not Call Registry ([donotcall.gov](https://www.donotcall.gov) or 888-382-1222)
- Review your three credit reports frequently using [annualcreditreport.com](https://annualcreditreport.com)