

Five Tips on How to Prevent

Identity Theft



Protecting our personal information in today's digital age is increasingly challenging. With our data linked to numerous websites and our lives shared on social media, we become more vulnerable to identity theft. Thieves can easily compile a data profile on somebody by piecing together information from your various accounts.

Identity theft can also occur in person. Physical documents like credit and debit cards, Social Security cards, insurance cards, passports, and driver's licenses can get lost or stolen. With this information, criminals can make fraudulent purchases, file false claims, and open accounts in your name without your knowledge.

To help prevent you from becoming a victim of identity theft, here are five ways to protect and secure your personal information online and at home.

01

Strengthen Passwords

Remembering every password for each of your accounts is nearly impossible. Many people use the same or similar passwords across multiple sites, increasing the risk of hacking. Strengthen your passwords by using a mix of numbers, letters, and special characters. Use a password manager to generate and save strong, unique passwords for each account.

02

Review Your Social Media Profiles

Sharing details of our lives online can inadvertently expose us to identity theft, especially if our profiles are public. Make your accounts private and be cautious about whom you accept as friends or followers. Be wary of messages asking for personal information or containing suspicious links, as these could be from compromised accounts.



03

Secure Your Personal Documents

On certain occasions, we need to take our Social Security cards with us in order to verify our identity for an application such as a passport or a REAL ID, but outside of those instances, your card should be kept at home in a safe location. Unlike your driver's license, it is not necessary to carry your Social Security card on your person.

Another good option to safeguard your personal information is to opt for paperless statements. This prevents critical documents from being taken from your mailbox or lost in transit when delivered by the post office. Similarly, consider going digital and storing your insurance cards on your phone's wallet to reduce the risk of them being lost or stolen as well.

04

Shred Sensitive Documents

Credit card and mortgage companies like to send offers in the mail to get potential or current customers to open new accounts. We often classify these as junk mailings and throw them out if we aren't interested. However, if the mailings aren't properly disposed of, bad actors can take those applications from garbage cans and dumpsters and use your information to apply for loans in your name, so it is recommended to shred documents with financial and personal information.

05

Monitor Your Credit

Regularly monitoring your credit history is one of the best ways to detect suspicious activity. Some banks, like JPMorgan Chase, offer credit monitoring within their apps. You can also request a free credit report annually from each of the three major credit bureaus: Experian, TransUnion, and Equifax. To stay informed throughout the year, request a report from one bureau every four months.

Keeping our information private is increasingly difficult. If you notice any unusual activity on your credit or want more tips on protecting yourself and your assets, please reach out to us. We're here to help answer your questions.