

## 10 Steps to Help Protect Your Identity

### 1. File your taxes as soon as possible

This gives criminals less time to collect a a refund in your name

### 2. Ask your doctors' offices for copies of your medical files

A clean, dated record is helpful if thieves attempt to claim files in your name

### 3. Go paperless

Signing up for electronic delivery of statements and notifications makes it more likely that you'll be alerted to any changes. But be vigilant: thieves sometimes engage in phishing attacks, sending fake emails in an attempt to extract personal information from the recipient.

### 4. Dedicate one computer or prepaid cellphone for all your online financial activity

It may sound extreme, but keeping your online banking and bill paying separate from your daily web browsing and email use makes your information harder to track – and makes it less likely that criminals will infiltrate your device.

### 5. Open a My Social Security Account with the Social Security Administration

Doing so will stop thieves from creating their own account in your name and redirecting your benefits.

### 6. Freeze your credit files

The three major credit bureaus, Equifax, Experian, and TransUnion all offer freezes, as does the lesser known Innovis.

### 7. Sign up for free fraud alerts

Getting alerts from bureaus means the other two will be alerted

### 8. Read your credit reports

Pull a free report from each of the big three bureaus every four months, in effect becoming your own monitoring service. You can access one free report annually from each bureau at [AnnualCreditReport.com](http://AnnualCreditReport.com).

### 9. Consider free credit monitoring, but understand the terms first

Credit Karma will monitor your files at Equifax and TransUnion at no cost, but earns money by making offers for credit cards and other financial services to customers.

### 10. Keep as few accounts a possible

You should always be vigilant about monitoring your credit, but having fewer accounts makes keeping track easier.