

# Identity Protection

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. While identity theft can happen to anyone, there are some things you can do to reduce your risk.

## Credit Freeze

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report. Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

To place a credit freeze on your credit reports, contact each of the three nationwide credit bureaus. (Note that you can lift a freeze temporarily if you want to apply for a new loan or credit card.)

### Equifax

[www.Equifax.com/personal/credit-report-services](http://www.Equifax.com/personal/credit-report-services)

800-685-1111

### Experian

[www.Experian.com/help](http://www.Experian.com/help)

888-EXPERIAN (888-397-3742)

## Transunion

[www.TransUnion.com/credit-help](http://www.TransUnion.com/credit-help)

888-909-8872

## Keep Your Personal Information Secure: Online and Offline

Protecting your personal information can help reduce your risk of identity theft. There are four main ways to do it: know who you share information with; store and dispose of your personal information securely, especially your Social Security number; ask questions before deciding to share your personal information; and maintain appropriate security on your computers and other electronic devices.

Lock your financial documents and records in a safe place at home and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.

Limit what you carry. When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security card at home.

SEE OTHER SIDE 

Before you share information at your workplace, a business, your child's school, or a doctor's office, consider asking why they need it, how they will safeguard it, and the consequences of not sharing.

Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents when you don't need them any longer.

Destroy the labels on prescription bottles before you throw them out. Don't share your health plan information with anyone who offers free health services or products.

### **Paid Protection Services**

If you're concerned about data breaches or identity theft, you may be considering signing up for identity theft protection services. Before you enroll, it's important to weigh the costs and benefits of various types of services. You also can compare them with free and low-cost services. The federal government's IdentityTheft.gov website provides free personal recovery plans and step-by-step guidance to help identity theft victims recover.

For more information, visit [www.consumer.ftc.gov/topics/identity-theft](http://www.consumer.ftc.gov/topics/identity-theft)

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