TIPS TO AVOID BECOMING A VICTIM OF IDENTITY THEFT

Most identity theft occurs via phishing emails in which the end user is tricked into giving the fraudster they information they need to steal their identity. Be extremely careful clicking on any links or opening attachments to emails. These links can take you to fake web sites designed to look like the real ones and result in you entering your credentials – thus providing the fraudster your password and access. While email is the most popular method for this type of fraud, it is also done via social media, text messages, and phone.

Do not rely on password protected documents, PDFs, Excel sheets, etc. – while better than nothing, this form of protection can be easily cracked.

Do not send personal, confidential information via email, this includes things such as financial account numbers, your social security number or tax ID, passwords to web sites you access, etc. When you need to email personal or confidential information always use a type of email encryption service.

Always keep PCs and any internet-connected devices, including smart phones, updated. The updates are released because a vulnerability has been found.

No legitimate company should or will contact you asking for account information, personal details, etc. Microsoft and the IRS are frequently used as covers by fraudsters and those are entities that will never call you.

Use password management software – this software is great at preventing bad practices, such as using the same password more than once, having passwords that are too simple, etc.

Check your credit report. Federal law requires credit bureaus to provide one free credit report each year. You can space them out every four months, getting one each from Experian, TransUnion and Equifax. You can order free credit reports through www.annualcreditreport.com.

Strong passwords are a great defense to identity theft. The web site https://howsecureismypassword.net/ lets you enter in a password and tell you how quickly it can be cracked.

Another easy to use and free internet resource is the web site https://haveibeenpwned.com/. This web site allow you enter in a user name or email address and then matches it up against known data breaches to see if it has been compromised.

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