

# Identity Theft—Don't Be a Victim

By: Nancy D. McKee, CFP®

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More than likely, you have been touched by identity theft, either personally, or you know someone who has. An average of 12 million people in the US are effected by identity fraud each year.\* In today's cyber world, it is important to keep an eye on your social security number, your financial and medical information and your credit. In the past, it wasn't crucial to shred documents or look at your statements closely. Thieves, whether they are cyber or not, can use your social security number to open accounts and make charges that they don't plan to pay, file a tax return under your social security number to receive a refund, or cause you to receive bills for medical services that you never received. Those infractions can hurt your credit score which can impact your future borrowing, not to mention the time and aggravation it will take you to fix the wrong-doings.

What can you do to protect yourself and your family? Here are some habits that should be developed:

- ✓ Never carry your social security card on you, or any other financial information (account numbers, online login ID's and passwords).
- ✓ Shred all financial and medical documents.
- ✓ Use anti-virus and anti-spyware software on your computer.
- ✓ Use one credit card to make online purchases so you can track it easily.
- ✓ Set up one email address for all of your financial transactions.
- ✓ Monitor your credit reports and request your free credit report via [www.annualcreditreport.com](http://www.annualcreditreport.com).
- ✓ Read your bank and credit card statements thoroughly for unusual activity. Set up an alert to remind you to login and review charges before your statement arrives so that you can act fast if something questionable comes up.
- ✓ Read your medical explanation statements.
- ✓ Protect and change your ID's and passwords often.
- ✓ Be wary of scams. Thieves use emails and telephone calls to get information from you and are always coming up with new ways to entice you to release information.
- ✓ Subscribe to a monitoring service like Identity Guard, Life Lock or Trusted ID.



- ✓ If your information is compromised through a hack or data-breach in someone else's security system, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to learn more.

If you think someone has stolen your identity, act quickly. Visit [www.idtheft.gov](http://www.idtheft.gov) and report the identity theft to the Federal Trade Commission. Contact one of these three agencies, Experian, Equifax or TransUnion, and request a fraud alert on your credit report. The reporting agency that you contact must let the other agencies know. Order a copy of your credit report to review and report any errors immediately. Next, create an Identity Theft Report from the [idtheft.gov](http://idtheft.gov) website. The website walks you through the process including filing the complaint with your local police department. You might also want to file an online complaint with the Internet Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov). The IC3 gives cybercrime victims a reporting mechanism that not only alerts authorities of suspected criminals or civil violations, but is convenient and easy to use. IC3 sends those complaints to one or more law enforcement or regulatory agencies with jurisdiction.

We can all think of better ways to spend our time rather than monitoring our life this way. Get into the habit, and become aware. Eventually it will become routine and could save you from becoming a cyber statistic.

\*Source: <http://www.statisticbrain.com/identity-theft-fraud-statistics/>.

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