

Identity Theft Protection

Guide

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MORTGAGE LENDER
NMLS #797560



Initial steps:

- **Change passwords** to bank accounts and any other places financial information or personal information is stored
- **File a police report**
 - Be sure to keep record of your police report & police report number

Steps to protect your *credit*:

- **Check your credit to ensure no fraudulent loans are reporting**
 - **Check it for free:** AnnualCreditReport.com
 - Look for any recent credit inquiries you didn't authorize
 - Ensure outstanding loans reporting are accurate
 - Ensure personal information including contact information is accurate
- **Freeze all three credit bureaus:**
 - **Transunion**
 - **Equifax**
 - **Experian**

Credit freezes are free but they each offer additional credit monitoring services for a fee. Each credit bureau offers temporary or permanent freezes. I ***strongly*** recommend permanent freezes to ensure your credit remains protected 24/7 and if you ever need to lift a freeze (to apply for a mortgage, for example), you can temporarily lift the freeze at any time.

Consider adding credit alerts - Credit bureaus will typically charge for this service but will alert you if any new inquiries or accounts have been open under your SSN. However, if you have your credit reports frozen, that will prevent anyone from being able to pull your credit or open accounts without your authorization.

Steps to protect your *tax returns*:

IRS Step by Step Guide & Resource Center:

- Get an Identity Protection PIN (IP PIN) from the IRS :
- Report SSN as compromised with Social Security Administration
- Report SSN as compromised with the Federal Trade Commission

Steps to protect your *bank accounts*:

Step-by-step guide:

- Freeze ChexSystems

ChexSystems is what all financial institutions verify to open a deposit account such as a savings or checking account. You can think of it like a credit report for bank accounts. You can unfreeze it when you want to open an account and re-freeze it immediately following.

They will mail you a PIN to use anytime you need to unfreeze it.

ChexSystems Customer Service # 1-800-428-9623.

Here to be your

Financial Resource:



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LET'S CONNECT



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