

IDENTITY THEFT

How to spot it, steps to recover

Seems like a fact of life now: Somebody will steal your identity and try to take your money. But just because it's common doesn't mean it's easy to notice. **RECOGNIZE POSSIBLE SIGNS...**



Withdrawals or purchases on your bank statement you don't recognize



Missing bills or mail



Collection calls that aren't for you



A declined credit card



Unfamiliar accounts on your credit report

Don't just think, "huh, that's weird."
Be proactive, ask questions, and keep an eye out.

TIPS TO PROTECT YOURSELF



Keep the contact information on file with everyone up to date



Routinely update your passwords and never use the same password in two places



Make it a habit to skim through your banking transactions



Request your free credit report and check for errors and weird accounts

REPORT AND RECOVER



1. CHECK IN

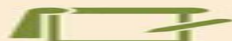
If you find out about identity theft before the relevant company or agency, notify them so they can help secure your account and limit your liability.



2. SOUND THE ALARM

Place a fraud alert on your credit report with each of the credit reporting agencies — Equifax, Experian, and TransUnion. It shouldn't cost anything.

experian.org/fraud-alerts
equifax.com/fraud
transunion.com



3. FILE A REPORT

Submit an identity theft complaint to the Federal Trade Commission. This will give you an affidavit you can use to file a police report with local law enforcement, and allow you to place a long-term fraud alert on your credit if you feel the need.

www.ftccomplaintassistant.gov



4. BE VIGILANT

You'll need to keep a closer watch over the affected accounts, for your peace of mind and to make sure everything is back to normal.



5. CONSIDER A FREEZE

For extra security, you can lock access to your credit report entirely and only unlock it when you want a new account. This is called a credit freeze, but it's not free and costs vary by state.

Learn more:
Search "credit freeze" at www.ftc.gov



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Table of Contents Check Credit Report Theft Protection

1. Understanding the eBook Check Credit Report Theft Protection
 - The Rise of Digital Reading Check Credit Report Theft Protection
 - Advantages of eBooks Over Traditional Books
2. Identifying Check Credit Report Theft Protection
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Check Credit Report Theft Protection
 - User-Friendly Interface
4. Exploring eBook Recommendations from Check Credit Report Theft Protection
 - Personalized Recommendations
 - Check Credit Report Theft Protection User Reviews and Ratings
 - Check Credit Report Theft Protection and Bestseller Lists
5. Accessing Check Credit Report Theft Protection Free and Paid eBooks
 - Check Credit Report Theft Protection Public Domain eBooks
 - Check Credit Report Theft Protection eBook Subscription Services
 - Check Credit Report Theft Protection Budget-Friendly Options
6. Navigating Check Credit Report Theft Protection eBook Formats
 - ePub, PDF, MOBI, and More
 - Check Credit Report Theft Protection Compatibility with Devices
 - Check Credit Report Theft Protection Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Check Credit Report Theft Protection
 - Highlighting and Note-Taking Check Credit Report Theft Protection
 - Interactive Elements Check Credit Report Theft Protection
8. Staying Engaged with Check Credit Report Theft Protection

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Check Credit Report Theft Protection
- 9. Balancing eBooks and Physical Books Check Credit Report Theft Protection
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Check Credit Report Theft Protection
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Check Credit Report Theft Protection
 - Setting Reading Goals Check Credit Report Theft Protection
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Check Credit Report Theft Protection
 - Fact-Checking eBook Content of Check Credit Report Theft Protection
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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