

Self-Defense Techniques to Guard Against Identity Thieves

By Matt Miller

The recent news surrounding the Equifax data breach has sharply raised people's awareness of possibility of identity theft. When large institutions are being successfully hacked by cyber-criminals, it is for easy for us average citizens to feel helpless against such a threat. Sadly, the perpetrators of these hacks are sophisticated and there is little that can be done to *completely eliminate* such threats. That does not mean that we shouldn't try.

My family has a very large dog named Brutus in our home (in addition to an electronic security system and some old-fashioned deadbolts) for protection. The fact is that Brutus is an absolute sweetheart. I joke that if he had thumbs, he would probably help a thief carry our belongings out the door. However if I were a criminal, and saw Brutus looking out the windows, there is a good chance that I would just move on to another house before I took my chances on him being a friendly dog.

While the tactics listed below may not make you impervious to identity theft, they will make you a less attractive target. Like a big dog in the window, they may slow the bad guys down enough to make them look for an easier victim.

IDENTITY THEFT PREVENTION MEASURES ANYONE CAN TAKE

Low Tech Measures

- Don't carry your social security card
- Shred your confidential trash
- Do not put sensitive documents in your curbside mailbox

Personal Computing Defense

- Do not open e-mail attachments or click links from unknown senders
- Keep your computer and its security software up-to-date
- Protect your Wi-Fi network with a strong password/encryption level
- Do not conduct sensitive transactions on a public computer or public network

Protecting Your Credit

- Check your financial accounts often for unusual activity
- Order you free credit report from the major credit reporting bureaus

Stop Receiving Unsolicited Offers

- By Mail – www.dmachoice.org

- By Phone – www.donotcall.gov
- For Preapproved Credit cards – www.optoutprescreen.com or 1-888-5-OPTOUT

Now I know what you may be saying. “Those are some great tips to prevent what *could* happen, but what about what may have *already* happened with Equifax?” This is a valid question, and unfortunately there is no perfect response.

Equifax itself has set up some resources for those who may have been affected. To take advantages of those resources, start at <https://www.equifaxsecurity2017.com/> and click through the “Am I Impacted?” and “What Can I Do” areas. One option available through this link is **free credit protection and monitoring**.

“That’s great,” you’re probably thinking, “You just sent me right back to the company that blew it in the first place!” Well there is another option, albeit a more drastic measure. You can “freeze” your credit. A credit freeze essentially seals your credit reports and only “unfreezes” them temporarily with a PIN number known only by you. This means that thieves will not be able to establish new lines of credit in your name, while not having an impact on your existing credit lines. You should be aware that each of the three major credit bureaus may charge a small fee to freeze/unfreeze your credit.

WHO TO CONTACT ABOUT A CREDIT FREEZE

TransUnion (<https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>)

- By Phone: 1-888-909-8872
- By Mail
TransUnion LLC
PO Box 2000
Chester, PA 19016

Equifax (https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

- By Phone: 1-800-685-1111
- By Mail
Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348

Experian (<https://www.experian.com/ncaonline/freeze>)

- By Phone: 1-888-397-3742
- By Mail
Experian Security Freeze
PO Box 9554
Allen, TX 75013