

## Protecting Your Identity

### Summary

Is it worth being cautious with your personally identifiable information in light of so many data breaches? *Yes!* The Federal Trade Commission (FTC) estimates that it can take approximately six months and 200 hours of work to recover from an identity theft. This estimation is based on the amount of work needed to follow the necessary steps to ensure the victim is not responsible for the debt incurred ([Privacy Guard](#)).

### Warning Signs of Identity Theft

You may not know that you experienced ID theft immediately, so be aware of:

- ▶ Bills for items you did not buy.
- ▶ Debt collection calls for accounts you did not open.
- ▶ Information on your credit report for accounts you did not open.
- ▶ Denials of loan applications.
- ▶ Mail stops coming to, or is missing from your mailbox.

### Prevention Tips

How can you protect yourself?

- ▶ Use multi-factor authentication wherever offered. Do not reuse passwords, and if you have a lot of passwords, consider using a password vault.
- ▶ Do not answer phone calls, texts, social media messages, or emails from numbers or people you do not know. Enable blockers to help filter out scam numbers.
- ▶ Do not share personal information like your bank account number, social security number, or date of birth.
- ▶ Collect your mail every day and place a hold on your mail when you will be on vacation or away from your home.
- ▶ Review credit card and bank account statements. Watch for and report unauthorized or suspicious transactions.
- ▶ Understand how ATM skimming works and how to protect yourself.
- ▶ Learn when it is safe to use a public Wi-Fi network.
- ▶ Store personal information, including your social security card, in a safe place. Do not carry it in your wallet.
- ▶ Do not share personal information or dates of vacations on social media.

If you realize you clicked or responded to a phishing email involving your [Institution] account, contact us immediately. You will need to change your passphrase. Additionally, you can report the incident to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft) or the Internet Crime Center at [www.ic3.gov](https://www.ic3.gov). Please remember, that *security is everyone's responsibility*.