

## Protecting Your Identity Online

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During the last month, you may have seen the news about an Equifax data breach and how they leaked personal information out to the Internet. This event created a flurry of activity from the company, security experts and even the federal government. A lot of information, and sometimes mis-information, is being dumped out into news, websites, and social media. We cannot tell you what you should or should not do in your specific circumstances. Instead, we hope to provide you with some information on how you can protect yourself in general.



### Password Selection and Management

The number one thing that you should be doing is creating and protecting your well-designed password. There are lots of resources that can help you design your password. Select a password or 2 that you can remember. Here's a [link](#) to our suggestions on password selection.

### Take advantage of 2 Factor Authentication

Many web based services and social media sites offer 2 factor or multi-factor authentication options. These options will either send you an email or text message to further confirm that you are who you say you are. This, along with a well selected password, will greatly help to protect your account.

### Run Your Credit Reports

Take advantage of the free credit reports that are available to you from the main credit reporting services. You should retrieve them from all 3 services as there are sometimes variations between the reports. Also, try out some of free web services such as Mint or Credit Karma. These services are good at sending notifications when new items pop up on your credit reports. Sometimes your own bank or insurance companies offer free notifications/monitoring as well.

## What to do if you suspect your identity is stolen?

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First, CALL (don't email), the companies where you see the fraud. Next, place an actual fraud alert and retrieve your current credit reports. You can then file a report via the FTC at <https://identitytheft.gov/>. If you want, you can also contact your home/local police department.

The FTC website has a great deal of helpful information on what to do if you think your identity is stolen. The site is a great read for everybody before your identity even gets stolen.