

## FIGHTING PHISHING

1. Use unique, complex passwords on your accounts; consider a password manager
2. Enable two-factor authentication (aka two-step verification) where offered
3. Watch out for phishing scams – examine links and watch for red flags
4. Never transmit personal or financial information online without encryption (HTTPS)
5. Set privacy settings on social networking sites to restrict search and sharing results
6. Be aware how personal information you post online might be used by others
7. Order your free credit report from each of the three agencies every year (see chart)
8. Take quick action if you discover fraudulent access to information or transactions

### EXAMINE LINKS BEFORE YOU CLICK THEM:

[http://xxx.yyy.com/zzz/123. . .](http://xxx.yyy.com/zzz/123...)

Company name will appear in next-to-last position before the first single slash. Anywhere else, and it might be a phishing attempt!

### MONITOR/CONTROL YOUR PERSONAL INFORMATION:

Check for accounts or inquiries you did not authorize by requesting your FREE **Credit Report** from the credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com).

To contact the agencies directly:

<p><b>Equifax</b> <a href="http://www.equifax.com">www.equifax.com</a> By phone: <b>To place a fraud alert:</b> (888) 766-0008 <b>To place a credit freeze:</b> (800) 349-9960</p>	<p><b>TransUnion</b> <a href="http://www.transunion.com">www.transunion.com</a> By phone: <b>To place a fraud alert:</b> (800) 680-7289 <b>To place a credit freeze:</b> (888) 909-8872</p>	<p><b>Experian</b> <a href="http://www.experian.com">www.experian.com</a> By phone: <b>To place a fraud alert:</b> (888) 397-3742 <b>To place a credit freeze:</b> (888) 397-3742</p>
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**To opt out of pre-screened credit card offers, call 1-888-5-OPTOUT**

### FRAUD ALERT VERSUS CREDIT FREEZE:

Item	Fraud Alert	Credit Freeze
Duration, Cost	90 days, free	On-going, \$5-\$10 at each agency. Additional fee for changes.
Credit Report	Still available to anyone	Blocked beyond existing creditors
New Accounts	Creditors are supposed to verify your ID first	Without the credit report, the account opening process breaks
Considerations	Onus on creditors to check ID	Blocks legitimate access for loans, insurance, background checks – pay a fee to allow specific access