

## Avoiding Identity Theft-Individuals

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1. The IRS never initiates correspondence via email. Do not click on any links, open or respond to any email that claims to be from the IRS,
2. Install and maintain a powerful anti-virus and firewall software system,
3. Freeze your credit with all 3 national credit bureaus to stop new loans from being opened in your name:
  - a. Equifax:800-349-9960 or [www.freeze.equifax.com](http://www.freeze.equifax.com)
  - b. Experian 888-397-3742 or [www.experian.com/freeze](http://www.experian.com/freeze)
  - c. Trans Union 888-909-8872 or [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)
4. Freeze your credit with the utility and cell phone data exchange (often overlooked and not included with normal credit freezes) at 866-349-5355
5. Review your credit report annually and block it from new credit requests if acceptable. It is available annually for free at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228
6. Do not give anyone your social security number under almost any circumstances,
7. Destroy (shred) any old checks reflecting your social security number,
8. Buy and use a quality home shredder to shred all personally identifiable documents at all times,
9. Establish an annual policy as follows: photocopy all credit cards front and back and place dated copies in a safe or lockbox, establish all website logins and save in a secure manner; change all passwords every year over the holidays and record in a secure manner,
10. Secure all electronic files and paper files from intruders, **children** and outsiders,
11. Carefully guard against filling out any online forms and do not open accounts with anyone requiring social security numbers online,
12. File returns as soon as possible for decedents, young and elderly taxpayers.
13. Obtain a Social Security PIN by visiting your local Social Security office with 2 forms of ID and a utility bill showing your name or address to keep thieves from filing a fraudulent Social Security account in your name.
14. Obtain an IRS PIN, if possible, to thwart identity theft scammers. The IRS offers a 6-digit security PIN to past victims of identity theft who receive an IRS "opt-in" letter Form CP01A as well as individuals with a filing address in Florida, Georgia or the District of Columbia-the hotbeds of ID theft. The PIN, which changes annually, is required to e-File a Federal tax return. Unfortunately, the system will not allow you to obtain a PIN voluntarily if you do not meet these rules.

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