



## Tips to protect yourself from fraud

Fraud can happen to anyone, at any time. It is important to protect yourself and be aware of your finances. Here are a few things anyone can do to reduce the impact of fraud.

### Monitor your accounts

Check your bank accounts regularly and look for unusual withdrawals, deposits and transactions.

### Set up alerts (and review them closely)

Ensure your online bank profile/contact information is up to date and set up fraud watches, email and text alerts on all your accounts. If you do receive an alert, review it carefully. These will notify you if there were changes made to your account, and help spot unusual transactions.

### Look around

Before using an ATM or entering your PIN, check your surroundings. Look for unusual items around the ATM and shield the PIN pad before entering your information.

### Protect your information

Do not provide personal information to anyone you don't know, especially in email. Fraudulent ("phishing") emails may ask you to click a link to verify or change your account in some way. Avoid clicking on the links or sharing any of your information.

### Report anything unusual

If you suspect fraudulent activity on your account, contact your bank or credit card company as soon as possible — they can take steps to reduce the impact.

### Increase your sign in security

Use different username and password combinations when online — and change them regularly. When possible, choose strong authentication options for your accounts. This may include two different security checks when you log in. Examples could include a password, image, answering a security question, a six digit mobile phone PIN and more. This double check will reduce the likelihood of someone being able to fraudulently change or access your account.

## Steps to consider if your information is compromised

If your personal information has been compromised due to identity theft, a security breach or other activity, here are some actions to consider taking to reduce the chances of fraud.

### Request a credit report.

Obtaining your credit report annually is a sound financial practice. The Fair Credit Reporting Act allows consumers to request and obtain a free credit report once every 12 months from each national consumer credit reporting company. The Federal Trade Commission has created [AnnualCreditReport.com](http://AnnualCreditReport.com) where you can submit a single request for all three companies.

### Initiate a credit bureau fraud alert.

If you suspect you have been or may be the victim of fraud, initiate a fraud alert with a credit bureau. Doing this requires the credit organization to take steps to verify your identity before opening an account or extending credit. You only have to initiate the request with one bureau — they will notify the other bureaus.

### Explore a private credit monitoring or identity protection service.

There are several independent companies that offer credit monitoring and identity protection services outside of the national credit bureaus and financial institutions. There may be a charge for these services.

### File your taxes early.

As soon as you have the necessary information, file your taxes. Filing early may reduce the likelihood of someone filing fraudulently on your behalf.

### Request a credit freeze.

Putting a credit freeze on your accounts may be a good option if you don't anticipate needing new credit in the near future. It is the most comprehensive way to protect yourself, however, it does have a cost to you and will require extra steps should you apply for credit in the future.

[For additional resources and information regarding the recent Equifax announcement, please visit the Federal Trade Commission.](#)

For more information, visit [usbank.com](http://usbank.com)