

June 2023

Protecting Yourself Against Identity Theft

Six years have passed since the historic Equifax data breach. In that time, protecting your personal information has become easier since there is no longer a cost associated with freezing your credit. If you requested a security freeze previously, you can stop here knowing you have already taken steps to protect your identity. Below are my recommendations and the steps I took to protect myself and my family from identity theft.

1. Establish Security Freezes at The Credit Bureaus

This process is becoming more accessible. Historically, it was tedious and time-consuming. By freezing your credit file, you are protecting yourself against potential theft. You must visit each credit bureau website to request a security freeze. Directions are below. All Bureaus allow a temporary removal of the freeze to apply for credit.

- Equifax [Equifax.com](https://www.equifax.com) 1-888-298-0045
- Experian [Experian.com](https://www.experian.com) 1-855-962-6943
- TransUnion [TransUnion.com](https://www.transunion.com) 1-866-744-8221
- Innovis [Innovis.com](https://www.innovis.com) 1-866-712-4546

Note: Ensure you use a secure internet connection when accessing the following links, especially when using a smartphone or tablet.

2. Monitor Your Account Activity

A security freeze only prevents new accounts and loans from being created. You must check your bank and credit card account activity frequently to watch for fraudulent charges and communicate suspicious activity immediately. Cancel old credit cards to avoid missing unauthorized use.

3. Complete Security Freezes For Your Children

Children are vulnerable since identity theft could go undetected for many years. The security freeze for a minor requires a letter and documentation, such as a birth certificate for the child and a driver's license for the parent. Please check with each bureau for their specific requirements.

4. Review Your Credit Reports Annually

It is free to review your credit report each year at each credit bureau: www.annualcreditreport.com

5. Never Provide Sensitive Information during an Unsolicited Phone Call

It is better to end the phone call and look up a phone number on your account statement or website before continuing a conversation that is unsolicited.

Rest assured, your investment accounts under my management are protected with the highest possible level of security, and I continue to take extra precautions to protect your personal information.

Kind regards,
Meghan



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