

## Protecting Yourself Against Identity Theft

A year has 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 last fall, 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 can be tedious and time consuming, but it is important to protect yourself against potential theft. You will need to visit each credit bureau website to request a security freeze. Directions are below. All of the Bureaus allow a temporary removal of the freeze to apply for credit.

- **Equifax** [Equifax.com](http://Equifax.com) 1-800-349-9960
- **Experian** [Experian.com](http://Experian.com) 1-888-397-3742
- **TransUnion** [TransUnion.com](http://TransUnion.com) 1-888-909-8872
- **Innovis** [Innovis.com](http://Innovis.com) 1-800-540-2505

Note: Make sure you are using 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. It is important to check your bank and credit card account activity frequently to watch for fraudulent charges.

### 3. Complete Security Freezes For Your Children

Children are vulnerable since the 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 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](http://www.annualcreditreport.com)

Rest assured your investment accounts under my management were not directly affected by this breach and I continue to take extra precautions to protect your personal information.

Kind regards,  
Meghan



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