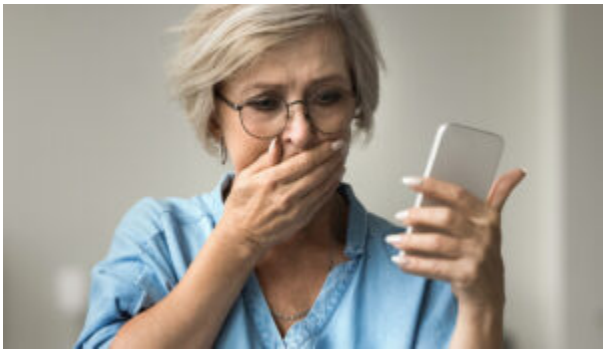
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Your experts in Aging Well in King and south Snohomish Counties

Learn more at www.AgingWisdom.com

What to do about identity theft



Discovering that your identity has been stolen is scary: someone has violated your privacy and security! Identity theft occurs when someone uses your personal information, such as your Social Security number, credit card, bank account, or driver's license, to commit fraud or steal money in your name. Many people don't realize they've been victimized until they notice unfamiliar charges, new accounts, or other signs of fraud.

According to federal statistics, roughly one in four Americans will experience identity theft in their lifetime. Understandably, your first reaction may be fear, anger, and embarrassment. Pause, and gather yourself. There are steps to take right away in response. Acting quickly can limit the damage, protect your finances, and help you regain control.

Secure your financial accounts. Contact your bank, credit card companies, and any financial institution you are connected to. Report unauthorized transactions. Freeze affected accounts. Change your passwords and PINs. Turn on multifactor authentication whenever available.

Freeze your credit. Place a one-year fraud alert and free security freeze with Equifax, Experian, and TransUnion. These steps help prevent criminals from opening new accounts in your name. You can temporarily lift the freeze whenever you apply for credit.

Report the theft. Visit IdentityTheft.gov to report the theft and create a personalized recovery plan. File a police report if your financial institution requests one or if you know who committed the crime. Keep copies of reports, emails, and notes from every conversation.

Watch for new fraud. Review your bank accounts, credit card statements, and credit reports often. Watch for unfamiliar charges, new accounts, or changes to your personal information. Continue monitoring your accounts for at least one year, including your annual IRS tax filing. Consider placing fraud alerts on your credit file and using credit or identity monitoring services.

Strengthen your protection. Replace compromised passwords with strong, unique ones for every account. Consider using a password manager. Remove sensitive documents from your wallet. Routinely shred papers with personal information. Be cautious of emails, texts, or phone calls asking for financial or personal details. Scammers often strike again.

Identity theft is on the rise and can happen to anyone. Take the steps described immediately. For additional, free help in restoring your peace of mind, call the AARP Fraud Watch Network Helpline at 877-908-3360 or contact your local Area Agency on Aging. They can connect you with trusted resources, victim assistance, legal aid, and financial counseling if needed.



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Aging Wisdom supports individuals and families in King and south Snohomish Counties as they plan for aging.

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