



# How to SPOT and potentially STOP identity theft.

## 6 Warning Signs

Red flags signaling you could be a victim of identity theft include the following.



Unauthorized account transactions.



Rejected tax return due to duplicate return.



Overdue bills from accounts you don't own.



Refusal of medical coverage or treatment.



Rejected credit application.



Denial of unemployment benefits claim.

## Which type of identity theft is it?

Four common techniques used by thieves today.

1

### FINANCIAL



Criminals use your bank account, credit card numbers, or personal information to steal money, make unauthorized purchases, open a new credit card, get a car loan, and more.

2

### TAXPAYER



Fraudsters use your Social Security number to falsely file a tax return with the IRS or your state to collect your tax refund.

3

### MEDICAL



Criminals use your personal information to get medical services, purchase medical products, or falsify bills to your health insurer.

4

### UNEMPLOYMENT



Thieves use your identity to fraudulently claim and collect unemployment benefits.

## Prevention Tips:

- Create unique and strong passwords for your accounts.
- Keep a few months' worth of financial statements in a secure location; shred the rest.
- Install antivirus software on your computer and mobile devices.
- File your taxes as early as possible.
- Request an identity protection PIN (IP PIN) from the IRS.
- Carefully review all notices from health plan providers, doctors, labs, and pharmacies.
- Be suspicious of anyone requesting your sensitive personal information.

The sooner you catch on to potentially fraudulent activity, the more likely it is that you can put a halt to it before a major loss happens. For more information about identity theft or to report a suspected crime, go to <https://www.ftc.gov>.