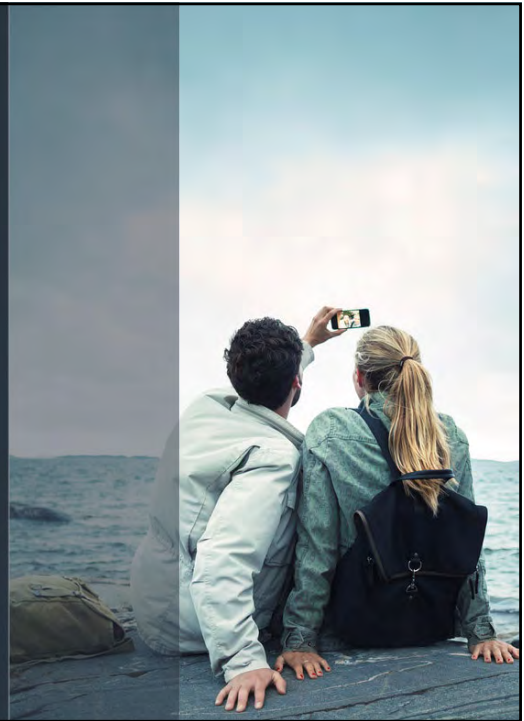


# VICTIM ASSISTANCE, PROTECTION TIPS AND RESOURCES

Presented by Paige Hanson, Chief of Identity Education  
LifeLock (a Symantec company)



## REPORT YOUR IDENTITY THEFT OR FRAUD

### Report to the Federal Trade Commission (FTC)

- Print and save
- [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

### Contact the Police

- File a police report
- Bring completed FTC complaint form



## CHECK YOUR BANK STATEMENTS AND BALANCES

Chexsystems

[www.chexsystems.com](http://www.chexsystems.com)

TeleCheck Services, Inc.

[www.telecheck.com](http://www.telecheck.com)

Certegy Check Services, Inc.

[www.askcertegy.com](http://www.askcertegy.com)



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## CONNECT WITH YOUR CREDITORS

Debit Card:

- 0-2 days = up to \$50
- 3-60 days = up to \$500
- 61+ days = No reimbursement

Credit Card:

- 60 days = up to \$50

- ✓ **Use credit vs. debit**
- ✓ **Set up account threshold notifications**



*The Fair Credit Billing Act (FCBA) and the Electronic Fund Transfer Act (EFTA) offer protection if your credit, ATM, or debit cards are lost or stolen.*

1-Dillworth, K. 2015. Your rights under the Fair Credit Billing Act. CreditCards.Com. June 5, 2015



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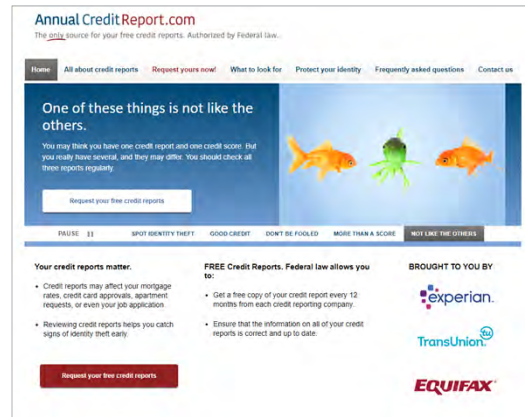
## CONTACT THE CREDIT REPORTING AGENCIES

### Order Your Annual Credit Report

[www.annualcreditreport.com](http://www.annualcreditreport.com)

- Equifax
- Experian
- TransUnion

→ **Innovis**  
[www.innovis.com](http://www.innovis.com)



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## CREDIT PROTECTION OPTIONS

Fraud Alert

Credit Freeze

Credit Lock

### As of September 21, 2018:

- Year long fraud alerts
- Free credit freezes
- Free child credit freezes

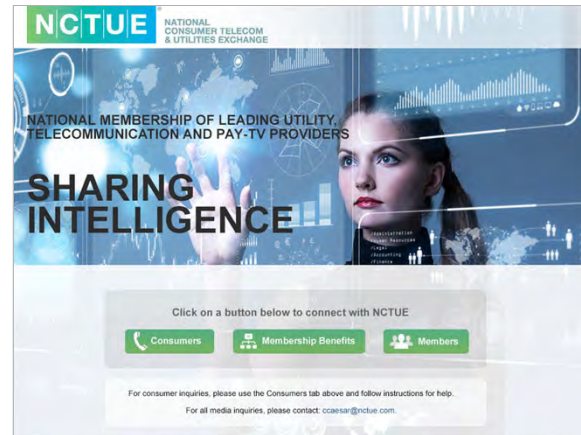


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## PHONE AND UTILITIES “CREDIT REPORT”

**National Consumer  
Telecommunications and  
Utilities Exchange (NCTUE)**

<http://www.nctue.com>



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## ENABLE 2FA / MFA



**Security Tip:**  
Verbal Passwords

- Extra step to login
- Available on most online accounts
- <https://twofactorauth.org>

### **Prioritized accounts:**

1. Email
2. Social Media
3. Bank/Credit Cards
4. Health



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## SAY "NO" TO JUNK MAIL

### Direct Marketing Association

- [www.dmachoice.org](http://www.dmachoice.org)
- \$2 processing fee, for a period of ten years

### Opt out of unsolicited credit and insurance offers

- 888-5-OPTOUT (888-567-8688)
- [www.optoutprescreen.com](http://www.optoutprescreen.com)
- No fee

### Commercial Email Lists

- <https://www.ims-dm.com/cgi/offemaillist.php>
- No fee



## SAY "NO" TO TELEMARKETERS

### National Do Not Call Registry

- 888-382-1222
- [www.donotcall.gov](http://www.donotcall.gov)



**Note:** The law allows political calls, calls from charitable organizations, information calls, calls about debts you owe, and phone surveys, as well as calls from companies you have done business with or gave permission to call.

## NATIONAL RESOURCES

### National Organization for Victim Assistance (NOVA)

- 800-TRY-NOVA
- [www.trynova.org](http://www.trynova.org)



### Identity Theft Resource Center (ITRC)

- 800-400-5530
- [www.idtheftcenter.org](http://www.idtheftcenter.org)



### Federal Trade Commission (FTC)

- [www.identitytheft.gov](http://www.identitytheft.gov)



## RESOURCES

### Free Brochures, Handouts and PDFs

- <https://bulkorder.ftc.gov>



### Subscribe to Identity Theft Related Blogs

- Krebs on Security
- FTC

