



Credit Protection & Cybersecurity Guide

Credit Monitoring and Protection

Step 1: Request free credit reports from annualcreditreport.com. You're entitled to 1 free credit report from each of the three credit bureaus annually (Equifax, Transunion, Experian). Review these reports for accuracy and ensure all data is correct. Contact the bureaus if any of the information is incorrect or fraudulent activity has occurred.

Step 2: Freeze credit at all three bureaus. While not requesting a new loan, if you freeze the ability to request reports, this will protect you against fraudulent activity in the future. You can always unfreeze your credit when new lines of credit are being sought. To freeze your credit, visit each bureaus website.

Step 3: Sign up for a free credit monitoring service through Credit Karma. Credit Karma will provide an added layer of monitoring even after freezing your credit in addition to identity theft protection.

Step 4: Create a login at SSA.GOV (social security websites) and review current information and earning history for accuracy. Information on SSA.GOV is used for social security benefits such as retirement or disability.

Cybersecurity

Step 1: Sign up for Lastpass (free) and download it to all your devices for a secure password management tool. Without a password management tool a theft will only need to figure out one password the user uses across several applications resulting in insecure personal and financial data.

Step 2: If you access personal information over public wifi often, download a VPN software such as NordVPN. Using this software while logged onto public wifi will help protect your information.

Step 3: Enable multi-factor authentication on any software that contains personal or financial information. Most financial institutions allow you to add this added layer of security and authentication using either your phone number or email address.