## There's only one you – keep it that way.

## Don't become a victim of identity theft.

Imagine going to pay for your groceries and your credit card gets denied. Or seeing a large charge on your monthly credit card bill for something you didn't buy. Or you get a notice from your health insurance company that you reached your benefit limit. All these scenarios, and many more like them, happen to victims of identity theft.

Identity thieves steal your name, address, credit card or bank account numbers, Social Security number, or medical insurance information to commit fraud or other crimes. Even if you've never been the victim of a scam, data breaches and identity theft can happen. That's why it's important to know the signs of possible identity theft and the steps you can take to help prevent it.

## Use these IO tips to help keep your identity your own.



I. Track your bills monthly. Know the due dates, and if you stop getting a bill, call and ask. It could mean someone changed your billing address.\*



2. Review every bill. Double-check to make sure there aren't charges for things you didn't buy. Or that you aren't getting a new and unexpected bill.\*



3. Check your bank account statement. Withdrawals you didn't make could signal possible identity theft.\*



**4. Get and review your credit reports.** Accounts in your name that you don't recognize could be a sign of identity theft.\*



**5. See if your employer offers identity theft protection services.** These services may cover out-of-pocket expenses associated with reclaiming your identity.\*



**6. Store important documents in a safe place.** This includes medical records, health insurance records and any other documents with personal information.\*\*



7. Use a shredder if you need to get rid of any documents that have personal information.

Don't just throw them in the trash.\*



**8. Ask questions.** Before you give out personal or medical information, ask "Why do you need it?" "How will you protect it?" and "Can you use a different identifier?"\*\*



9. Use multi-factor authentication (MFA) for accounts that offer it.\*
Using one or more verification factors decreases the chance of a cyber attack.



10. Create strong passwords. Password generator apps are helpful for creating and storing passwords.\*





\*Federal Trade Commission (FTC). "What to Know About Identity Theft." Consumer Advice. https://consumer.ftc.gov/articles/what-know-about-identity-theft. Page last reviewed: April 2021.

\*\*FTC. "What to Know About Medical Identity Theft." Consumer Advice.

https://consumer.ftc.gov/articles/what-know-about-medical-identity-theft#:~:text=Do%20not%20give%20your%20medical,number%20you%20know%20is%20real. Page last reviewed: May 2021.

This is general health information and not medical advice or services. You should consult your doctor for medical advice or services, including seeking advice prior to undertaking a new diet or exercise program.

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