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Identity Theft and Fraud Prevention Checklist

Steps to Take to Prevent Fraud

☐ **Use strong, long, unique passwords for each account.**
- Avoid personal details (birthdays, names) in passwords.
- Set reminders to update passwords regularly.
- Consider a password manager for all online accounts.

☐ **Setup a recovery email and phone number for each account, and use unique, hard-to-guess recovery questions for each account.**
- Use unique, hard-to-guess security recovery questions.

☐ **Enable Multi-Factor Authentication (MFA) on all important accounts.**
- Use an authenticator app or hardware token for added security.

☐ **Set up alerts for unusual activity on your accounts.**

☐ **Freeze your credit and freeze your minor children's credit.**
- Review your credit report for accuracy.
- To freeze your credit, you must reach out to ***each*** of the three credit services by visiting their website: Equifax, Experian, and TransUnion.
- To freeze your children's credit, visit these Equifax, Experian, and TransUnion pages. You will need to have copies of documentation for yourself and your kids.

☐ **Establish your online Social Security Account.**
- Set up an account for everyone 18 and older in your family. You will need identification, such as a driver's license and/or passport.
- Follow along with the steps in this video.

☐ **Add a Trusted Contact to your investment account(s).**
- Contact your account managers or services to verify you have a Trusted Contact in place or to add one.

Fraud Prevention Best Practices

- ☐ **Use a credit card, electronic payments/ACH directly from your bank account instead of checks as often as possible.**
    - Be sure to keep track of your checkbook, destroy mobile-deposited, and avoid sending checks in the mail.

- ☐ **Avoid email phishing schemes.**
    - Verify email senders and check URLs for misspellings or suspicious domains before clicking links.
    - Avoid downloading attachments from unknown sources.
    - Most financial institutions, including Clean Yield, will NEVER ask you directly for account numbers, money, gift cards, etc. If you receive an email asking you for this information or to click on a link and input these items, BE SUSPICIOUS and notify the institution immediately.

- ☐ **Review your account statements and transaction history often.**

- ☐ **Keep your devices secure.**
    - Keep antivirus software updated and install OS and app updates promptly.
    - Avoid public Wi-Fi for sensitive transactions (or use a VPN).

- ☐ **Limit sharing your personal information or details online.**
    - ☐ Especially limit sharing personal details on social media platforms.

Steps to Handle Fraud

- ☐ **Review and follow this guide on handling a data breach.**
    - Let your financial advisor know.
    - Let the firm that custodies your accounts know.
    - Let the Social Security Administration know.

Other resources:

- Internet Crime Report Center (IC3)
- FBI Report Fraud
- FTC Report Fraud
- AARP Fraud Hotline
- National Elder Fraud Hotline