

Have you been hacked?



DIVISION OF AGRICULTURE
RESEARCH & EXTENSION

University of Arkansas System

File a report. If you know you've been a victim of identity theft, report it immediately to the Federal Trade Commission at <http://www.identitytheft.gov> or phone 1-877-438-4338, 1-866-653-4261 (TTY). File a report with your local police. Contact the credit reporting bureau. Close fraudulent accounts. Report false charges to creditors. Consider an Identity Theft Passport, designed to assist financial identity fraud victims in reestablishing their good names. <https://arkansasag.gov/consumer-protection>

Place a fraud alert or security freeze. Place a *fraud alert* on your credit report and creditors must verify your identity when anyone applies for credit in your name. The alert expires in 90 days but can be renewed. Visit www.annualcreditreport.com. Placing a fraud alert with one bureau automatically places the alert with the other bureaus. A *security freeze* or credit freeze prevents lenders from accessing your report; so, no one will be able to open an account in your name until you lift the freeze. You'll have to place the freeze with all three bureaus.

Monitor Accounts. Continue to monitor all of your accounts and statements. Always check statements. View account information online and/or sign up for text alerts to monitor more frequently. Report inaccurate charges or withdrawals.

Check your credit report. You are entitled to one free annual credit report from each of the three major credit reporting bureaus at www.annualcreditreport.com. Monitor your report for errors or signs of fraud. If you see anything suspicious, contact the credit reporting bureau immediately.

Guard personal information. Protect your social security number, bank account numbers, PINs, etc. Shred mail and documents such as credit card statements. Keep devices secure. Virus software should be up to date. Log-out of accounts, exit websites and close apps. Use strong passwords.

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