

## **Recognize, Refuse, Report!**

Recently we have learned about major data breaches at banks, hospitals, retail stores, credit bureaus and government offices. These breaches potentially affect hundreds of millions of consumers. While these breaches are alarming, it doesn't necessarily mean that you are a victim of identity theft. It does mean that you should take precautionary measures to protect your identity. The following are some steps to consider taking:

- **Review your annual credit report.** Call 877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Place a **fraud alert** on your credit report. A fraud alert is free and lasts for one year. Contact one bureau only. [www.Equifax.com](http://www.Equifax.com) (800-525-6285) [www.Experian.com](http://www.Experian.com) (888-397-3742) [www.TransUnion.com](http://www.TransUnion.com) (800-680-7289)
- Consider placing a **credit freeze**. You will have to request to remove the freeze if you apply for credit. You must contact all three bureaus. A freeze is free. [www.Equifax.com](http://www.Equifax.com) (800-685-1111) [www.Experian.com](http://www.Experian.com) (888-397-3742) [www.TransUnion.com](http://www.TransUnion.com) (888-909-8872)
- **Monitor** your credit card and bank statements.
- Be wary of **unsolicited phone calls or emails** appearing to come from Equifax, the other credit bureaus or financial institutions.
- To learn if you were exposed by the 2017 Equifax data breach and/or are interested in **FTC settlement information** visit [www.ftc.gov/equifax](http://www.ftc.gov/equifax).

If you have questions about any of these identity theft protection measures, contact an AARP ElderWatch volunteer at 800-222-4444 option 2.

Call us  
Monday–Friday,  
9 a.m.–4 p.m.

**800-222-4444**  
Option 2



**800-222-4444**

Denver Metro Area  
303-222-4444

[www.aarpelderwatch.org](http://www.aarpelderwatch.org)