

Identity Theft Security Tips

by The Henry County Bank

Things you should know and consider:

- **Check your free credit report.** You can request a copy of your credit report online at www.annualcreditreport.com.
- **Put a fraud alert on your credit.** You can put a fraud alert on your credit reports for free by contacting one of the credit agencies, which is required to notify the other two.
- **Enroll in online and mobile banking** for all of your bank and credit card companies.
- **Keep an eye on bank accounts and credit card statements.** Go through all your bank, retirement, and brokerage accounts, as well as your credit card statements to look for any suspicious activity.
- **Sign up for transaction alerts for all of your credit and debit cards.** Turn on text or email notifications to stay on top of your accounts.
- **Change your passwords regularly** and never share your user name, password, or security questions with anyone.
- **Sign up for a credit monitoring or identity theft protection service.**
- You may also consider **putting a freeze on your credit.** A freeze blocks anyone from accessing your credit reports without your permission. Fees to freeze, unfreeze, and thaw your account vary. Learn more about credit freezes at these sites:
 - [Equifax](#)
 - [Experian](#)
 - [Innovis](#)
 - [Trans Union](#)

Doing these things will not stop fraud from happening. However, the earlier fraud can be identified and remediation can start, the better you will be in your recovery efforts.