



**IdentityIQ** Services are available at NO cost to you and your family members through your OPEIU membership.



## Best Practices to **Prevent Identity Theft and Fraud**

- Set up two-factor authentication** on all online and mobile accounts
- Use secure Virtual Private Network (VPN)**
- Activate USPS Digest** <https://www.usps.com>
- Set phone lock**
- Set-up separate emails** for use with social and financial/legal
- Enroll with Social Security Administration**
- Create strong passwords/phrases** - 15 Characters or more in length
- Review Social Security benefit statement and earnings** - <https://secure.ssa.gov/RIL/SiView.action>
- Use secure home wi-fi controls** - primary and guest
- Activate credit freeze and credit alerts**
- Obtain ChexSystems, Early Warning and Experian Clarity Report**

**Obtain an IRS Pin** - <https://www.irs.gov/identity-theft-fraud-scams/retrieve-your-ip-pin>

**Activate credit fraud alerts**

**Experian** - <https://www.experian.com/fraud/center.html>

**TransUnion** - <https://www.transunion.com/fraud-alerts>

**Equifax** - <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

**Activate credit freeze**

**Experian** - <https://www.experian.com/freeze/center.html>

**TransUnion** - <https://www.transunion.com/credit-freeze>

**Equifax** - <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

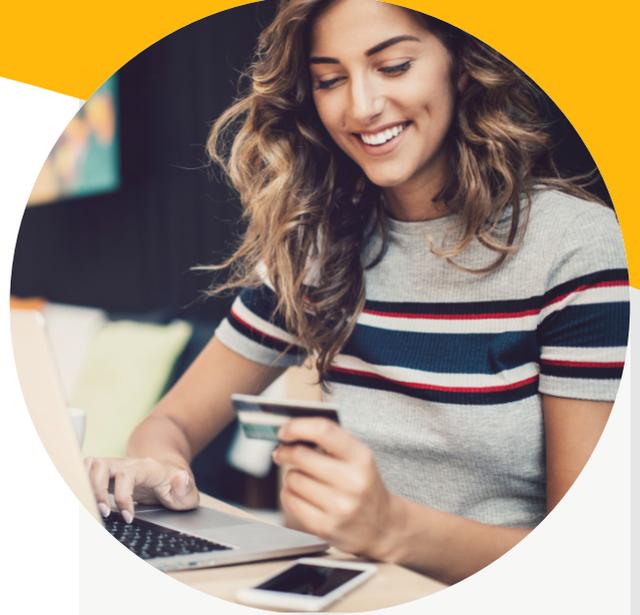
**Set up phone number lock** to protect your mobile number from an unauthorized transfer

<https://www.att.com/security/>

<https://www.verizon.com/support/knowledge-base-159091/>

<https://www.t-mobile.com/support/plans-features/account-takeover-protection#firstheading>

**Obtain Experian Clarity Report** to detect payday and buy here pay here loans <https://www.clarityservices.com/>



### CYBERCRIME BY THE NUMBERS

**85%**

85% of hackers say **humans are the biggest security weakness**

**#1**

2020 was the worst year ever for cybercrime

**700%**

**Cyber crime** increased by 700% during the pandemic

**367%**

That includes a 367% increase in **account takeover fraud**

**\$3.3B**

\$3.3B in **fraud losses** were reported to the FTC

Enroll at no cost to you and your family at [www.OPEIUIDProtect.com](http://www.OPEIUIDProtect.com).  
Questions Call 1-800-637-5680