Best Practices to Prevent Identity Theft and Fraud

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

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

Activate credit fraud alerts

- TransUnion - https://www.transunion.com/fraud-alerts

Activate credit freeze

- 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.t-mobile.com/support/plans-features/account-taking-protection#firstheading

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

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**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

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Enroll at no cost to you and your family at www.OPEIUIDProtect.com.
Questions Call 1-800-637-5680