



Defending you and your family from identity theft and cyber attacks.

Tips to Reducing the Risk of Identity Theft

By Carrie Kerskie, Griffon Force, LLC

Every three seconds another American becomes a victim of identity theft. Florida is number two in the country for identity theft complaints. No one is immune from identity theft. In fact, there is nothing you can do or a service you can buy that will prevent it from happening to you. However, there are steps you can take to reduce your risk of specific types of identity theft.

1. MySSA

The Social Security Administration (SSA) has launched My Social Security Account (MySSA), which permits you to manage your benefits online.

To create your online account, visit www.SSA.gov and click on "SIGN IN/UP" on the top right corner of the webpage. You will be required to enter your name, address, date of birth and social security number.

(Note: the site uses the latest security measures to protect your information)

Next, you will be asked a series of questions based on the data on one of your credit reports. *(Questions asked could include: How much is your mortgage payment? What is the address of the property? Where you have the mortgage? or How much is your car loan payment?)*

After answering these questions, you will be able to view your benefits. You can also change your deposit account or file for benefits if you are not yet receiving them.

Unfortunately, thieves have been using this system to steal your benefits. To prevent this from happening to you, there are two options:

1. ***Create your MySSA account online, as mentioned above, or***
2. ***Block electronic access to your information ONLINE or by calling the SSA at 1-800-772-1213.***

The act of either setting up your account or requesting to block electronic access will prevent someone else from creating an account using your information. If, when you are attempting to create or block your account, you are notified you already have an account, you may already be a victim. You will need to contact Social Security to notify them of the potential fraud and inquire about the procedures to correct the problem.

2. Credit Report & Security Freeze

Order your free annual credit report from each credit bureau every twelve months. Visit www.annualcreditreport.com or call **1-877-322-8228**. This website was created by the Federal Trade Commission, Experian, Equifax and TransUnion. This site enables you to order a credit report from each credit bureau: Experian, Equifax and TransUnion.

A security freeze, also known as a credit freeze, blocks access to your credit report. Once created, you must use your assigned or created PIN, one per bureau, to temporarily lift the freeze to review your credit report. To place a credit freeze, contact each credit bureau directly.

TransUnion https://service.transunion.com/dss/orderStep1_form.page

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

Equifax <https://www.freeze.equifax.com>

Innovis <https://www.innovis.com/personal/securityfreeze>

3. NCTUE

The NCTUE is the National Consumer Telecom and Utilities exchange, which collects information about utilities and telecom account information. This may include new connections, payment history and more. You are permitted to request a free copy of your NCTUE report. To request your **free report**, call **1-866-349-5185**. To reduce the risk of utilities related new account fraud, place a credit on your report. For additional information, visit their website: <http://www.nctue.com/Consumers>.

4. IRS

If your SSN is compromised and you know or suspect you are a **victim** of tax-related identity theft, the IRS recommends these additional steps:

- 1. Respond immediately to any IRS notice; call the number provided or, if instructed, go to IDVerify.irs.gov*
- 2. Complete IRS [Form 14039](#), Identity Theft Affidavit, if your e-filed return is rejected due to a duplicate filing under your SSN. Use a fillable form at IRS.gov. If filing with your return, print the form then attach it to your return and mail according to instructions. If not submitting with your return, follow the instructions listed on the form*
- 3. Continue to pay your taxes and file your tax return, even if you must do so by paper*

If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at **1-800-908-4490**. They have teams available to assist.

While nothing can prevent identity theft, these tips may help to reduce the risk. If you need assistance **call Griffon Force** at **(239) 325-5155** to speak with a representative. Griffon Force is not a call center. We offer local, face-to-face assistance customized to suit the needs of you and your family.

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