



PROTECT YOURSELF FROM IDENTITY THEFT

It is very frustrating. There's no guaranteed method to completely block identity theft. But these measures will help reduce your risk.

In April 2024, an enormous amount of stolen data— including possibly 272 million U.S. citizen's Social Security numbers – went up for sale on the dark web.

You can check whether your Social Security number or those of loved ones is compromised by visiting sites such as <https://www.npdbreach.com/> or <https://npd.pentester.com/>.

We have determined that the breach shows it's not enough to freeze your credit at the three major credit agencies – [Equifax](#), [Experian](#), and [TransUnion](#). There are more places you should consider freezing your credit info, plus steps you can take to reduce – but not eliminate – problems tied to your Social Security number.

If you have children, you should also freeze their credit at these sites, whether their information is stolen or not. You should see links to information on how to freeze a child's credit, as well as info for assisting adults who cannot do this for themselves.

Get ready – it's not going to be fun.

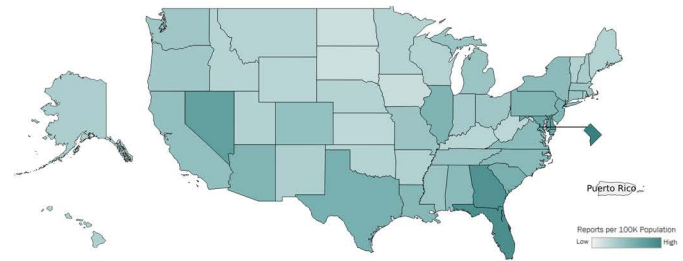
#1 Visit <https://www.annualcreditreport.com/index.action> to view your information held by the three major credit reporting bureaus. Ensure that it is accurate and no new credit accounts exist that you did not create. On these reports, you will see what's called "soft" credit checks from organizations looking to sell you financial products or loans, or an organization is doing a background check on you. A soft credit check can be done without your knowledge but doesn't affect your credit rating.

#2 We've determined there are two more organizations where you must freeze your credit. They are [Chexsystems](#) and [Clarity Services Inc.](#), an organization owned by Experian. Chexsystems and Clarity Services also provide soft credit checks.

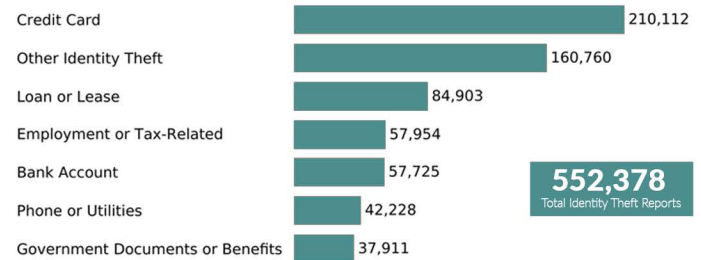
#3 Another site where you can lock down your identity is NCTUE – the [National Consumer Telecom & Utilities Exchange](#). NCTUE is a data exchange that compiles telecommunications and utility payment data on millions of consumers. It's the central place where telco, pay TV, security, internet, and utility companies

All Identity Theft Reports
2024 YTD

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Theft Type



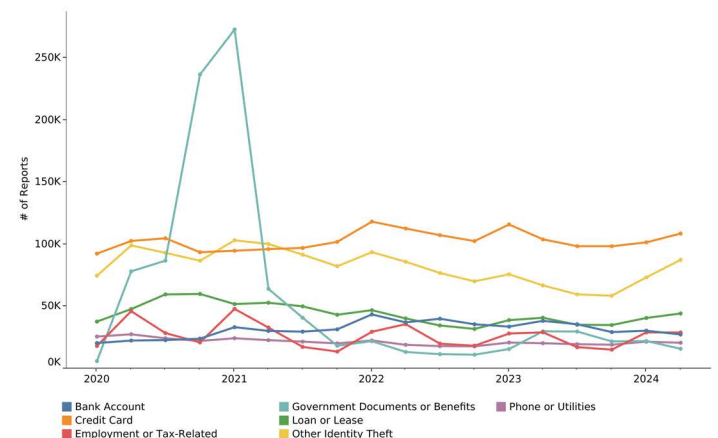
State population estimates are based on U.S. Census population estimates for 2021.

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Compare Identity Theft Report.

Date Range

Theft Type



Consumers can report multiple types of identity theft.
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MORE IDENTITY THEFT STEPS TO TAKE

exchange their customer account data for broader, deeper access to consumer payment history.

Following instructions on their link leads to you receiving a PDF letter with the pin required to unfreeze your account. Store it safely and securely so you can make new utility arrangements - including buying a new cell phone - in the future.

#4 Next, if you discover your SSN has been stolen, visit <https://www.identitytheft.gov/>, a site of the U.S. Federal Trade Commission. When you click on a few relevant options, the site will provide you with steps it calls a Recovery Plan. The plan includes the advice above, plus a tip to file your taxes early.

#5 Next, visit the Internal Revenue Service's <https://www.irs.gov/identity-theft-central>. The IRS uses Form 14039 Identity Theft Affidavit but accepts this from taxpayers only if the IRS has informed them of potential tax-related identity theft or their tax return was rejected as a duplicate. The IRS recommends other taxpayers with compromised SSNs get an [Identity Protection Pin number](#). The IP PIN is used only on Forms 1040, 1040-NR, 1040-PR, 1040-SR, and 1040-SS and can be used on electronic or paper filings. The IRS says the IP PIN means your tax return is unique and valid to you.

#6 The Social Security Administration will **not** issue you a new number if you cannot prove someone else is using your number. You should review your Social Security earnings records, which you can do online at <https://www.ssa.gov/myaccount/> or at a local Social Security office. But unless you can prove someone else is benefiting through your SSN, there is no other remedy available from the

Social Security Administration.

#7 File a complaint with the FBI's [Internet Crime Complaint Center](#) (also known as IC3.) The IC3 website urges visitors to file a complaint even if they're unsure whether their situation qualifies as a cybercrime.

While today we understand the need to protect our personally identifying information, that need wasn't considered years ago when Social Security numbers were printed on public records along with names, addresses, phone numbers, etc. The latest breach appears to involve a company that gathered data from criminal and other public records years ago; the company and its subsidiaries may be defunct but the records were still available online.

It is very frustrating. No one has a method to completely stop identity theft because of past practices. But taking these measures makes your information harder to steal - and causes thieves to move on to someone with fewer protections.

Identity Theft can take months to resolve. You must commit to monitoring your accounts.

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Sammi Jo Scott



Milton Bartley

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We offer expertise in IT infrastructure, including cloud services, cybersecurity, and AI for banks. We understand the regulatory requirements for protecting business data - including what examiners look for. And we employ cutting-edge measures to protect your business from malware and other criminal attempts to do harm.

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