

IDENTITY THEFT PRECAUTIONS

Identity theft is nothing new, but tactics from thieves are always changing. From social media awareness to protecting your paper trail, simple precautions can protect you from fraudsters.

Protect Your Mobile Device. We can do so much from our phone; from banking and credit to dating and gaming. Before you download an app, make sure it is from a reputable company and review the information that the app can access as well as what it can do on your device. Always secure your device with the auto-lock feature to protect your personal information.

Use Strong Passwords for Financial Accounts. A strong password should be more than eight characters in length and contain both capital letters and at least one numeric or other non-alphabetical character. Rather than using a single word, try taking a phrase or song lyric and turning that into a password instead of using common themes like names of pets, birthdays or maiden names.

Shred Paperwork with Identifying Information. A criminal doesn't need all of your information in one place to steal your identity. They can piece together your information from the variety of paperwork you throw away. Be proactive in making it harder for them by using a cross-cut paper shredder to protect your information.

Be Aware of What You Share. Through social media, a criminal can access information that can be used to authenticate your identity. Be smart about what you share and your privacy settings. Don't share information like your address, birthdate, birth place or any part of your social security number.

Monitor Your Credit. You can access a free credit report once a year at www.annualcreditreport.com. Keep tabs on changes and look into anything that you don't recognize.

Phishing Scams and Real Estate

Criminals are smart. They look for people who are actively engaging in certain activities, like buying or selling real estate. They may impersonate a lender, real estate agent, or settlement company and ask for your personal information or banking information. Always verify that emails are coming from a reliable source and call a trusted number before taking action. Follow that practice for any emails that ask for personal or sensitive information and know that trustworthy companies would never ask you to provide this information before signing into a secure account.

If you believe your information has been compromised or your identity has been stolen, it is important to put a hold on bank and credit accounts, change commonly used passwords, and file a complaint with the Federal Trade Commission (FTC).

Learn more at
www.identitytheft.gov



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