UNITED STATES SENATE FEDERAL CREDIT UNION®

Scam-Proofing Your Life

Practical Ways to Protect Your Finances

How Safe Is Your Identity?

Identity theft and fraud affect millions each year.

~3M

fraud and identity theft reports filed with the FTC

$12.5B

fraud losses reported in one year (FTC)

550%+

increase in reported fraud losses since 2019

How Much Information Does It Take?

Fraud and identity theft can begin with just a few pieces of personal information.

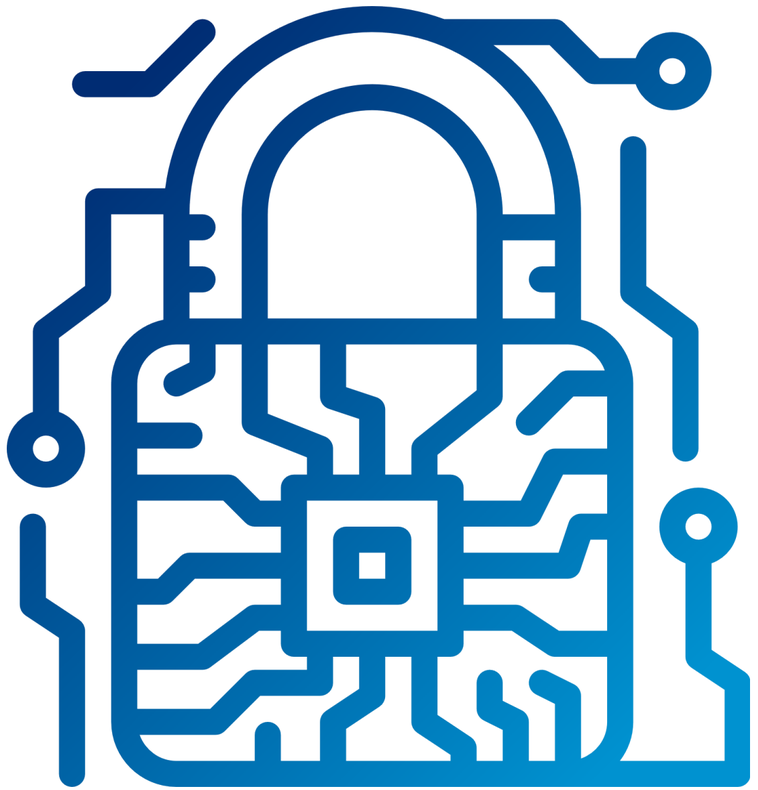
- your name and address
- your phone number or email
- your date of birth
- details shared online

On their own, these may seem harmless.
Combined, they can be used to impersonate you or access your financial accounts.

Fraud Protection Framework

Fraud prevention works best when multiple layers of protection work together.

1. Protect Your Identity
2. Secure Your Accounts
3. Reduce Scam Opportunities
4. Monitor Your Financial Activity



Protect Your Identity

Safeguard the personal information connected to your financial life.

Protecting Your Identity Starts With A Few Key Steps

Placing a credit freeze

Protecting your banking history

Securing key government identity accounts

Many of these protections are **free** and **easy to set up**.

Freeze Your Credit

A credit freeze helps prevent new credit accounts from being opened in your name.

You can place a freeze for free with:

Experian
experian.com

Equifax
equifax.com

TransUnion
transunion.com

A freeze must be placed with **each bureau individually** and can be lifted anytime when needed.

Protect Your Banking Identity

Adding a security freeze to your ChexSystems report can help prevent unauthorized banking activity in your name.

Place a free freeze at:

- **chexsystems.com**

This protection is free and can be lifted anytime if needed.

Create Government Accounts Before Scammers Do

Many identity theft cases happen because criminals create accounts first.

Set up accounts early with:

Internal Revenue Service

Review tax records and request an Identity Protection PIN

irs.gov/account

Social Security Administration

Secure access to your Social Security record and monitor it for accuracy

ssa.gov/myaccount

Secure Your Accounts

Strengthen the protection around your financial and online accounts.

Strengthening Your Account Security

Using strong, unique passwords

Enabling multi-factor authentication

Protecting access to your mobile phone number

These simple security practices can significantly reduce the risk of unauthorized access.

Use Strong, Unique Passwords

Weak or reused passwords make it easier for criminals to access accounts.

Reduce the risk by:

- using long passwords or passphrases
- using a different password for each account
- considering a password manager to store passwords securely

Weak password:	**Strong passphrase:**
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Enable Multi-Factor Authentication

Even if someone knows your password, they still need the second verification step.

- a code sent to your phone
- an authentication app
- a device prompt or security key

Protect Access to Your Mobile Phone Number

Your phone number is used for account verification and password resets.

Protect it by:

- adding an account PIN with your mobile carrier
- enabling port-out or SIM transfer protection
- using authentication apps when available

Reduce Scam Opportunities

Limit how often scammers can reach or target you.

Reducing Scam Opportunities

Simple security practices can significantly reduce the risk of unauthorized access.

registering with the Do Not Call Registry

enabling spam filtering on your phone

limiting information available about you online

Get on the Do Not Call List

Register your number with the National Do Not Call Registry.

Add your home or mobile number for free at

- **donotcall.gov**

Your number stays on the registry permanently and can be removed at any time.

This can reduce telemarketing calls and make scam calls easier to recognize.

You can also report unwanted calls through the registry.

Filter Unknown Callers

Your phone and mobile provider offer tools to reduce unwanted calls and messages.

Reduce unwanted contact by:

- enabling spam call filtering in your phone settings
- using your mobile carrier’s spam protection tools
- blocking suspicious numbers
- limiting calls to known contacts (Do Not Disturb)

Reduce Your Online Footprint

Some personal information may appear in search results or on public websites.

You may be able to request removal by:

submitting a request through Google:

- **support.google.com/websearch/answer/**

contacting people-search sites such as:

- **whitepages.com**
- **spokeo.com**
- **truepeoplesearch.com**

Reducing publicly available information can make it harder for scammers to target you.

Limit Personal Information on Social Media

Public information can be used to target you through social engineering.

Consider:

- set your profile to private
- only accept friend requests from people you know
- limit personal details in your profile
- avoid real-time location sharing
- review app permissions

Being intentional about what you share helps reduce your risk.

Monitor Your Financial Activity

Stay aware of changes across your accounts, personal information, and financial communications.

Monitoring Your Financial Activity

Some of the most important areas to review include:

accounts and transactions

credit reports

mail and deliveries

exposed personal information

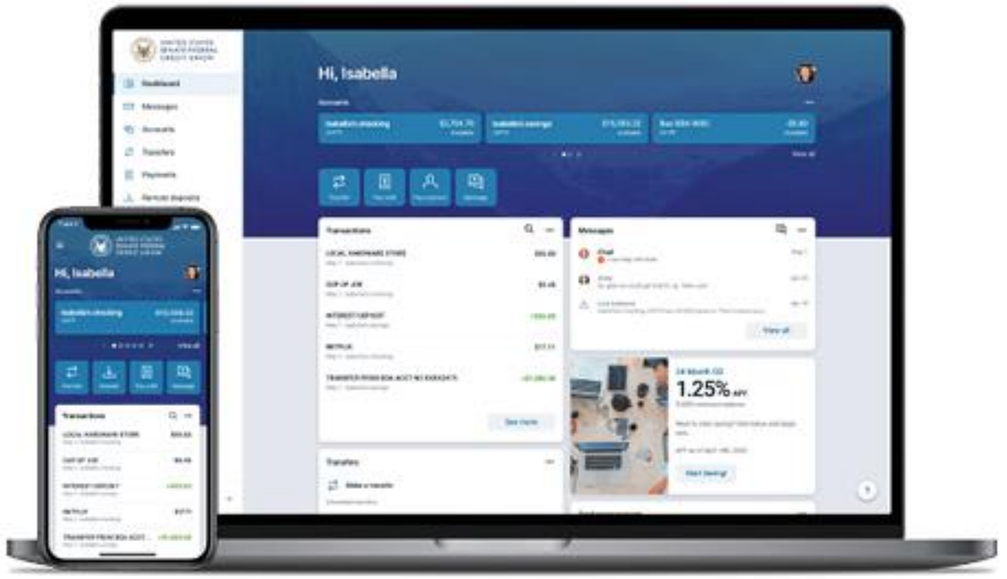
Review and Manage Your Accounts

Use myUSSFCU Online and Mobile Banking tools to stay aware of account activity.

You can:

- review recent transactions and account activity
- enable account alerts and notifications
- manage your debit and credit cards (lock/unlock, report lost or stolen)

These tools can help you quickly identify and respond to suspicious activity.



my.ussfcu.org

Check Your Credit Reports Regularly

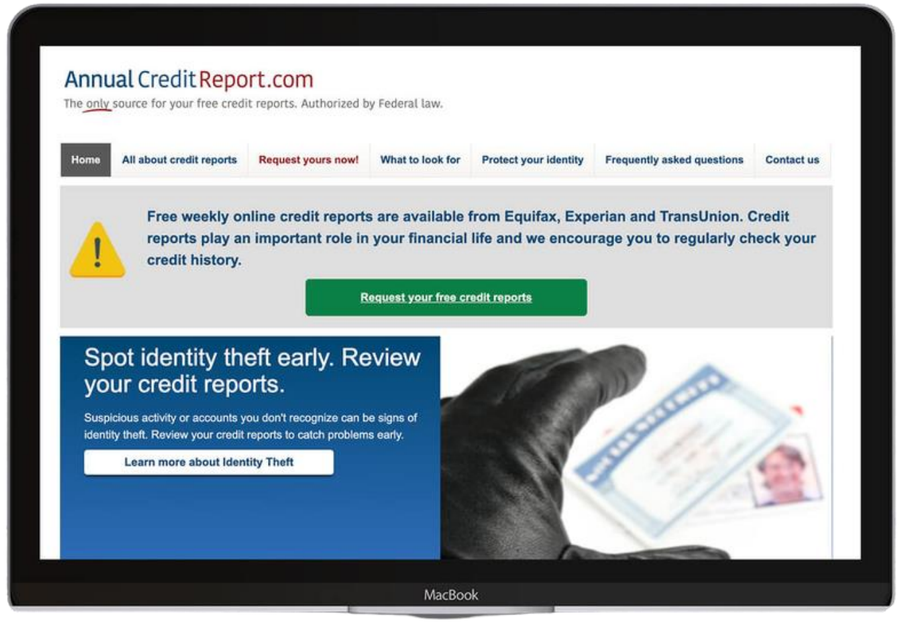
Access free credit reports from all three credit bureaus at:

- **annualcreditreport.com**

Look for:

- accounts you do not recognize
- unfamiliar addresses
- inquiries you did not authorize

If you find an error, you can dispute it with the credit bureau.



Monitor Your Mail

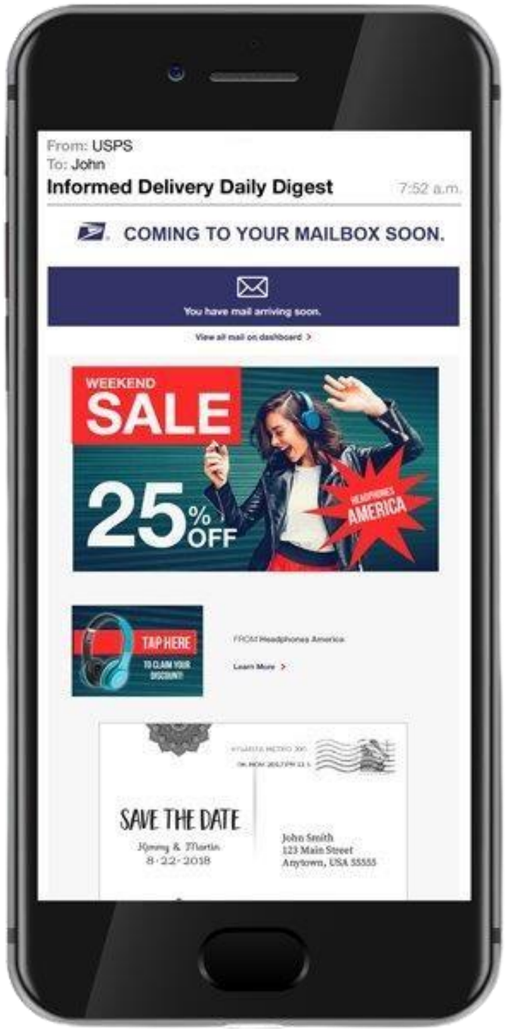
Sign up for Informed Delivery through USPS.

Register for free at:

- **informeddelivery.usps.com**

You can:

- preview incoming mail digitally
- spot missing or delayed mail
- identify suspicious financial mail



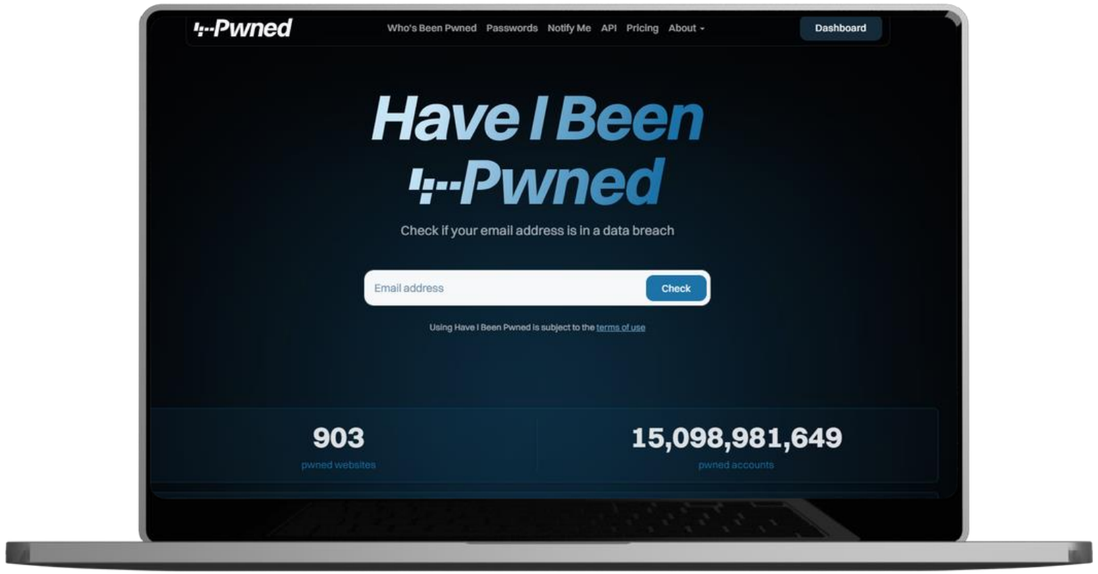
Check If Your Data's Been Breached

Your personal information may be exposed in data breaches without your knowledge.

You can check for exposure at:

- **haveibeenpwned.com**

If your information appears, update passwords and secure affected accounts.



Know How to Respond if Something Seems Off

If you notice unusual activity across your accounts or personal information, act quickly.

- contact your financial institution immediately
- change passwords for affected accounts
- consider placing a fraud alert on your credit file
- report identity theft at **identitytheft.gov**

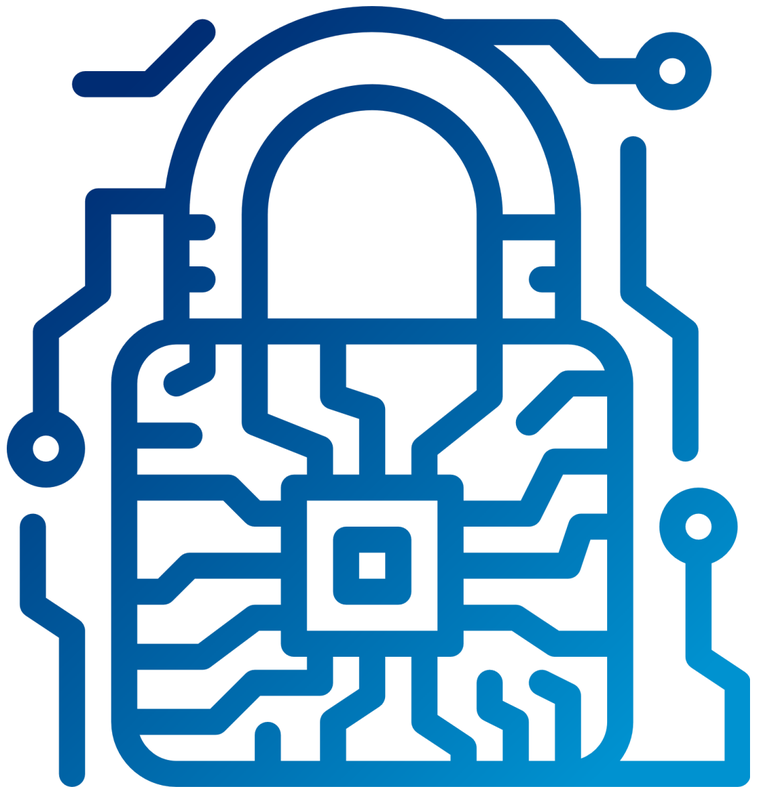
Quick action can help limit the impact.

A Simple Approach to Fraud Protection

Fraud prevention works best when multiple layers of protection work together.

- Protect Your Identity
- Secure Your Accounts
- Reduce Scam Opportunities
- Monitor Your Financial Activity

Small steps today can help prevent larger problems later.



Questions?

We’re here to help.

call us at 800.374.2758

email us at services@ussfcu.org

send a secure message through my.ussfcu.org

Thank you for joining us today.

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While the strategies discussed can help reduce the risk of fraud and identity theft, no method can guarantee complete protection.