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## **Nine free and easy steps to help you protect your credit reports and financial accounts from identity theft + links to useful articles, websites and services**

**These steps are recommended by experts in security and identity theft to help you protect your financial identity:**

**Estimated completion time: two hours**

- 1) Check each of your four\* credit reports at least once a year
- 2) Freeze each of your four credit reports
- 3) Put fraud/security alerts on each of your four credit reports
- 4) Open an account on the IRS website
- 5) Monitor your credit score regularly
- 6) Open an account on the Social Security website even if you are not collecting Social Security, and consider selecting the extra level of protection offered on the Social Security website
- 7) Open an account on the Medicare website as soon as you receive your Medicare number
- 8) Open and periodically monitor accounts on all government websites that you use for financial transactions, and this includes websites for states other than California  
Examples: California Franchise Tax Board, California Employment Development, Oregon Department of Revenue
- 9) Check with your bank or financial institution to make sure all accounts are protected and update security precautions as needed

\*Equifax, Experian, TransUnion and Innovis

### **How to get your free credit reports**

Go to this website for downloadable copies or use the phone number for hardcopies:

[AnnualCreditReport.com](http://AnnualCreditReport.com) or 877.322.8228

This website and its free services are maintained by the "Big Three" credit reporting agencies (Equifax, Experian and TransUnion) and it is authorized by federal law

You can get one free hardcopy of your credit report from each of the "Big Three" agencies once a year by calling the toll-free number listed above:

In addition, the three bureaus have permanently extended a program that lets you check [an electronic copy of] your credit report from each once a week for free at [AnnualCreditReport.com](http://AnnualCreditReport.com). Also, everyone in the U.S. can get six free credit reports per year from Equifax through 2026 by visiting [AnnualCreditReport.com](http://AnnualCreditReport.com).

Federal Trade Commission

Innovis is not part of the arrangement with [AnnualCreditReport.com](http://AnnualCreditReport.com), so contact Innovis separately for your free report:

[innovis.com](http://innovis.com) or 800.540.2505

Innovis provides one free hardcopy annually

If you order your four reports by phone, you will get hardcopies in the mail  
If you order online, you have to download them

When you receive your credit reports, review them carefully and correct any errors

### **How to freeze your credit reports**

To freeze your credit reports, you must contact each agency separately:

TransUnion, [transunion.com](http://transunion.com), 800.916.8800  
Experian, [experian.com](http://experian.com), 888.397.3742  
Equifax, [equifax.com](http://equifax.com), 888.298.0045  
Innovis, [innovis.com](http://innovis.com), 866.712.4546

Safeguard the PIN that will be mailed to you by each agency as you will need this to thaw or unfreeze your frozen report

Your credit reports will remain frozen until you thaw or remove the freeze

### **How to place fraud alerts on your four credit reports**

Contact each agency separately

Initial fraud alerts for TransUnion, Experian and Equifax each last for one year before they need to be renewed, but, if you are a victim of identity theft, they each offer extended seven-year fraud alerts

These three agencies require you to provide proof (a police report, etc.) that you are a victim of identity theft before you can qualify for the extended seven-year fraud alerts

Innovis offers a choice to everyone of a one-year fraud alert or the extended seven-year fraud alert

Innovis has no special requirements for the seven-year fraud alert, everyone is eligible

TransUnion, [transunion.com](http://transunion.com), 800.916.8800

Experian, [experian.com](http://experian.com), 888.397.3742

Equifax, [equifax.com](http://equifax.com), 800.525.6285

Innovis, [innovis.com](http://innovis.com), 866.712.0021 (seven-year fraud alert available)

### **How to renew your expired fraud alerts**

TransUnion, Experian and Equifax fraud alerts expire in one year unless you have the extended seven-year fraud alerts

When you renew your fraud alert with any one of those three companies, that company will automatically contact the other two companies with instructions to renew your alerts for another year

### **How to get an extended seven-year fraud alert on your credit reports instead of a one-year fraud alert**

TransUnion, Equifax and Experian require you to provide proof (such as a police report ) that you have been a victim of fraud before they will permit you to select the seven-year fraud alert option for your credit reports

With Innovis, you only have to renew once every seven years if you select the seven-year option

### **Open accounts on the IRS, CFTB, Social Security and, if you are eligible, the Medicare websites before a criminal does it for you**

Open an IRS account to block potential hackers:

[www.irs.gov](http://www.irs.gov)

Open a CFTB account to block potential hackers:

[ftb.ca.gov](http://ftb.ca.gov)

Open a Social Security account even if you are not receiving benefits:

[www.ssa.gov](http://www.ssa.gov)

Open a Medicare account when you receive your Medicare number:

[www.medicare.gov](http://www.medicare.gov)

Periodically monitor these accounts

Monitor your accounts on any other government websites that you use for benefits or making payments such as welfare, unemployment or out-of-state taxes

### **Your bank or financial institutions**

Check with your bank or financial institutions to make sure all accounts are protected and update security measures as needed

### **Your best protection for your financial identity...**

... is still monitoring, freezing and placing fraud alerts on your four credit reports  
Securing your other accounts can add substantially to your level of protection

## **Links to useful articles, websites and services**

### **U.S. Post Office Informed Delivery**

[InformedDelivery.usps.com](https://informedelivery.usps.com)

### **Protecting a child's financial identity**

Infant Social Security numbers are for sale on the dark web

<https://money.cnn.com/2018/01/22/technology/infant-data-dark-web-identity-theft/index.html>

How to Check Your Child's Credit Report

<https://creditcards.usnews.com/articles/how-to-check-your-childs-credit-report>

Has your newborn's identity already been stolen?

<https://apnews.com/873ec641b222461b814b145a1a50bd1f>

How To Protect Your Child From Identity Theft

<https://consumer.ftc.gov/articles/how-protect-your-child-identity-theft>

How to Protect Your Child or Teen from Identity Theft: Cybersecurity Best Practices

<https://techbootcamps.utexas.edu/blog/how-to-protect-your-child-or-teen-from-identity-theft-cybersecurity-best-practices/>

Are My Children at Risk Of Identity Theft?

<https://www.equifax.com/personal/education/identity-theft/child-identity-theft/>

How to Protect Your Child From Identity Theft

<https://www.experian.com/blogs/ask-experian/how-to-protect-your-child-identity-theft/>

What Parents Need to Know About Child Identity Theft

<https://www.transunion.com/blog/identity-protection/child-identity-theft>

### **Freezing your credit reports**

How to Freeze Your Credit

<https://creditcards.usnews.com/articles/how-to-freeze-your-credit>

### **Anti-viral, anti-malware software**

The Best Antivirus Software for 2025

<https://www.pcmag.com/picks/the-best-antivirus-protection>

### **Scams and fraud**

Charity Navigator

[charitynavigator.org](http://charitynavigator.org)

A non-profit charity assessment organization that evaluates thousands of charitable organizations

### **Tips and advice to help you protect yourself**

Smart Health Devices Need Privacy Protection | MyIDCare

[https://www.myidcare.com/articles/single/smart-health-devices-need-privacy-protection?utm\\_source=email121&utm\\_medium=email&utm\\_campaign=campaign=121](https://www.myidcare.com/articles/single/smart-health-devices-need-privacy-protection?utm_source=email121&utm_medium=email&utm_campaign=campaign=121)

### **Identity theft protection services**

Federal Trade Commission | Consumer Information

Identity Theft Protection Services

<https://www.consumer.ftc.gov/articles/0235-identity-theft-protection-services>

### **What to do if you are a victim of identity theft**

Federal Trade Commission

[IdentityTheft.gov](http://IdentityTheft.gov)

This website provides detailed information on reporting identity theft and creating a recovery plan

### **A credit lock vs. a credit freeze**

Credit Lock vs. Credit Freeze: What's the Difference?

<https://www.nerdwallet.com/blog/finance/credit-lock-and-credit-freeze/>

## **Sign up for an IRS account**

Sign Up at [irs.gov](https://irs.gov) Before Crooks Do It For You

<https://krebsonsecurity.com/2015/03/sign-up-at-irs-gov-before-crooks-do-it-for-you/>

## **Government agencies that provide information about and assistance with scams and fraud**

Consumer Financial Protection Bureau

<https://www.consumerfinance.gov>

DHS (Department of Homeland Security)

[https://www.dhs.gov/topics/cybersecurity?](https://www.dhs.gov/topics/cybersecurity?utm_source=hp_slideshow&utm_medium=web&utm_campaign=dhsgov)

[utm\\_source=hp\\_slideshow&utm\\_medium=web&utm\\_campaign=dhsgov](https://www.dhs.gov/topics/cybersecurity?utm_source=hp_slideshow&utm_medium=web&utm_campaign=dhsgov)

The Department of Homeland Security and its components play a lead role in strengthening cybersecurity resilience across the nation and sectors, investigating malicious cyber activity, and advancing cybersecurity alongside our democratic values and principles

## **Has your email or phone number been compromised?**

*Have I Been Pwned*

[haveibeenpwned.com](https://haveibeenpwned.com)

This website allows you to search across multiple data breaches to see if your email address or phone number has been compromised