

There are many things that you can do to reduce the chances of becoming an identity theft victim by taking simple steps to safeguard your personal information. And by checking your credit reports, bills, and statements regularly you can detect identity theft quickly and minimize the harm it causes.

### 1. General Advice

See **Consumer Federation of America's** [Ten Easy Steps to Protect Your Personal Information and Detect Fraud](#) for information about what you can do yourself to reduce the chances of becoming an identity theft victim. If you are thinking about enrolling in an identity theft service, read [Nine Things to Check When Shopping for Identity Theft Services](#)

. CFA's Slam the Door on Phishing Scams

[tips](#)

and

[video](#)

tell you how to avoid being tricked into providing your personal information to fraudsters.

CFA also provides advice about how to

[Avoid ID Theft and Fraud in the New Healthcare Marketplace](#)

. Watch CFA's

[Get Smart video](#)

and read the

[tips](#)

to learn how to protect yourself and the people you care about from ID theft and fraud when you use your smartphone, laptop, notebook or other computing device.

The **Federal Trade Commission** provides [Tips for Protecting Your Personal Information](#) and advises that

[What You Do Know Can Protect You](#)

. These are available in English and Spanish.

[Identity Theft and Your Social Security Number](#) from the **Social Security Administration** provides advice about how to keep this important personal information safe.

Go to the **U.S. Government Online Privacy and Security Portal**, [OnGuard Online](#) , for comprehensive information about keeping your personal information safe when you use the Internet.

The **U.S. Department of Health and Human Services** provides advice about [Medical ID Theft/Fraud Information](#)

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Identity theft can happen in many ways, including mail theft. Check out the **U.S. Postal Inspection Service** tips and educational materials about [Identity Theft](#)

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## 2. Free Annual Credit Reports

The **Federal Trade Commission** wants you to know about [Your Access to Free Credit Reports](#) . This information is available in English and in Spanish.

In addition to your right to free credit reports if you are an identity theft victim and in some other specific situations, you can request [free reports](#) from each of the major credit bureaus once every 12 months to help you monitor the accuracy of your information and detect fraud.

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## 3. Security Freezes

As of September 21, 2018, you have the right under federal law to ask the consumer reporting agencies that operate on a nationwide basis to freeze your credit files and lift the freeze,

whenever you want, at no charge. “Security freezes” make it harder for fraudsters to use stolen information about you to open new credit accounts. Your creditors will still be able to update the information in your credit file, and you’ll still be able to exercise your [rights](#) to get your file for free.

[Insurance](#)  
companies that use information in consumers’ credit files in setting their rates, [employers](#)

that use it (with individuals’ written permission) in making hiring and firing decisions, and [landlords](#)

that check it before accepting new tenants will not be blocked by freezes. If you have a credit monitoring service, it will still have access to your file as well. To request freezes from the three major consumer reporting agencies, go online or call:

Equifax [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services) 800-685-1111

Experian [www.experian.com/help](http://www.experian.com/help) 888-397-3742

TransUnion [www.transunion.com/credit-help](http://www.transunion.com/credit-help) 888-909-8872

For more information go to [Fact Sheet: Take Advantage of Your New Right to Freeze Your Credit Files for Free](#)

A [report](#) from **U.S. PIRG** explains why placing a security freeze on your credit reports is the only way to prevent new account fraud and provides [instructions](#) for how to do it. The organization also provides [tips](#) on how to avoid ID theft.