

SCAM ALERT

Scam: Identity Theft Target: All Seniors

Identity theft threatens everyone. Many companies offer identity monitoring and repair for a price; however, identity monitoring can be done by yourself for free. Although these companies may be able to alert you to possible trouble, this service comes at a cost when you can simply keep watch yourself. The Federal Trade Commission (FTC) suggests free and low-cost alternatives to buying identity theft protection services.

Become your own identity theft protection service with these helpful tips!

The FTC has provided the following tips for monitoring and protecting your own identity:

- 🔊 **Check your credit reports for free.** Your credit reports typically show if a scam artist has opened or tried to open an account in your name. Federal law requires each of the three major credit bureaus (Trans Union, Equifax and Experian) to give you a free credit report each year at AnnualCreditReport.com - the *ONLY* authorized website for free credit reports.
- 🔊 **Place a credit freeze on your reports.** You may contact your credit card company and request a credit freeze to block anyone from accessing your credit reports without your permission. A freeze can stop scam artists from opening new accounts in your name since potential creditors are unable to check your files.
- 🔊 **Review your monthly statements.** Credit card, bank, retirement and all other statements should be reviewed for charges you may have not authorized. Statements may be received through the U.S. Mail or you can sign up with each company to receive and view your statements online.
- 🔊 **Keep an eye on your mailbox.** If you are not getting mail you are expecting or if you get bills for items you did not purchase, it could be a sign that a scam artist has obtained your personal information.
- 🔊 **Review medical bills.** If benefit statements include treatments that you have never received, inform your insurers and medical providers immediately.

You can obtain additional free information at IdentityTheft.gov on ways to protect yourself or take action if you suspect a scam artist has struck.

If you think you may be a victim of a scam, contact San Bernardino County Adult Protective Services (APS) at 877-565-2020, or your local police department.