

It's Identity Theft Awareness Month: Are you at risk?



Do you shop online? Go to ATMs? Use your smartphone and other e-tools to do your banking? Conveniences like these make life easier for sure. But they can also put you at risk for identity (ID) theft.

How does ID theft happen?

It occurs when someone with bad intent gets information like your full name, birthdate, social security or health insurance numbers. They can get this data through scams, hacking, stealing or other illegal acts. Armed with enough information, crooks can try to file for tax refunds, make big purchases, access your bank accounts, apply for loans, open credit cards and more — all in your name.

Some warning signs of ID theft

- Your bank statement shows withdrawals you didn't make
- You get calls about unknown debts
- You see credit card purchases you don't recognize
- You get medical bills for visits or procedures you didn't have
- A company you do business with has a data breach

The EAP is administered by Resources For Living, LLC.

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Ways to protect yourself

- Never give ID information over the phone if you didn't make the call.
- Check your credit card and bank accounts at least monthly. Report any unusual activity right away.
- Don't share your passwords or pin codes.
- Check your credit report for free at least once a year. [Click here to learn how.](#)

How to get help

Want to find out more ways to protect yourself? [Just visit this website.](#)

And, if you think your ID has been misused, call the Federal Trade Commission (FTC) hotline: **1-877-IDTHEFT (1-877-438-4338)**. Or go online to [IdentityTheft.gov](#) to file a report and start a recovery plan. Be alert and proactive to help safeguard your identity.