



Identity Theft Victim: Steps to Protect Yourself

What to do if your social security or other personal information has been stolen or compromised:

1	<p>Visit IdentityTheft.gov to report identity theft and get a recovery plan. This site will walk you through each step of the recovery process. This site is managed by the Federal Trade Commission which is the nation's consumer protection agency. You can also call (877) 438-4338.</p> <p>www.identitytheft.gov</p>
2	<p>If your social security number has been stolen, you can contact the IRS (Internal Revenue Service). An identity thief might use your social security number to file a tax return to receive a refund that you might be due, or they might use it to get a job in which their employer would report income to the IRS that you did not receive. You can also call (800) 908-4490.</p> <p>https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft</p>
3	<p>File an online complaint with the Internet Crime Complaint Center (IC3). The IC3 gives victims of cybercrime a convenient and easy to use reporting mechanism that alerts authorities of suspected criminal or civil violations. The IC3 sends every complain to one or more law enforcement or regulatory agencies with jurisdiction.</p> <p>www.ic3.gov</p>
4	<p>Freeze your credit - Call or visit the websites of the three credit rating agencies to "freeze your credit". Once your credit is frozen, you will not be able to apply for <u>new</u> credit; so if you are about to make a new purchase (home, car, etc. using a mortgage or loan), you should wait until after the purchase. This will not affect your current credit cards, mortgages, etc.</p> <ul style="list-style-type: none">■ Equifax: Call (800) 349-9960 or visit its website■ TransUnion: Call (833) 395-6938 or visit its website■ Experian: Call (888) 397-3742 or visit its website

5	<p>Monitor your credit report. Even if you have frozen your credit, check your credit report to make sure it looks ok and you recognize all of the credit issuers and transactions (freezing your credit does not protect you against fraudulent transactions on your existing credit cards). You can check your credit for free once a year at each of the three agencies listed above (so a total of three times per year if you visit each site separately). See link below to obtain your free credit report.</p> <p>www.annualcreditreport.com/index.action</p>
6	<p>Notify your financial advisor, CPA, and banks/financial institutions that you have been a victim of identity theft. Ask them to put notices on your account.</p>
7	<p>Set up credit alerts to monitor your credit. Credit Karma is a site that is free to use.</p> <p>www.creditkarma.com</p>
8	<p>Review all of your financial accounts to make sure nothing has been compromised.</p>
9	<p>Change your passwords on all your social media/email accounts/financial log ins. Do not use the same email for all of your accounts. Consider using a password manager to seamlessly oversee and handle all your login credentials while maintaining password security.</p>
10	<p>Prevent someone from falsely filing a tax return using your social security number by creating an IRS identity Protection PIN.</p> <p>www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin</p>

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