



# CONNECTICUT COLLEGE

Are you concerned about the security of your personally identifiable information (PII)?

## 1) What can I do to protect myself?

Below are options for you to consider:

- Use a different login password for each of your accounts. Tip: Use a common component to your password and then add a couple of letters that relate to the specific account. For example, “Ilove2kayak” can be “Ilove2kayakCB” for Citizens Bank, and “CCIlove2kayak” for Connecticut College.
- Contact your bank and investment accounts to learn about additional security protection options. Often called 2-factor authentication. For example, TIAA offers an option for a “temporary identification code” at login for additional security;
- Enroll in a credit monitoring services;
- Place a Fraud Alert on your credit files;
- Place a Security Freeze on your credit files;
- Obtain a free credit report;
- Remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis;
- Contact the IRS to report possible tax return fraud at (800) 908-4490, ext. 245 and file an identity theft affidavit (Form 14039), which can be downloaded at [irs.gov](https://www.irs.gov); and
- If you believe you are the victim of identity theft or fraud, report the situation to your local police department.

## 2) What about my Bank Accounts?

You should always remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis.

## 3) How do I enroll in credit monitoring?

You can purchase a membership in credit monitoring from any of the major nationwide credit reporting companies. For example, Experian, LifeLock or TransUnion.

## 4) What about credit monitoring for my family?



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For families with minor children, we recommend membership in a family credit monitoring service from any of the nationwide credit reporting companies. For example, Experian's® Family Secure product.

## 5) What happens after I enroll in a credit monitoring service?

As soon as you enroll in credit monitoring membership, the provider will begin to monitor your **Experian, Equifax, and TransUnion** credit reports and automatically alert you of key changes to your credit report. You will also have access to your Credit Report. The service may include identity theft insurance. (Certain policy limitations and exclusions may apply.)

## 6) What is included in credit monitoring service?

The service may include benefits such as

- a. **Free copy of your credit report**
- b. **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- c. **Identity Theft Resolution**
- d. **Identity Theft Insurance:** Covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

## 7) How do I place a fraud alert on my account?

In order to place a fraud alert, you will need to call any one of the three major credit bureaus (as soon as one credit bureau confirms your fraud alert, they will notify the others to place fraud alerts).

### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

### **Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

### **TransUnion**

P.O. Box 2000  
Chester, PA19022  
[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

## 8) How long does a fraud alert last?

An initial fraud alert lasts 90 days and it is free; you may then renew the fraud alert for an additional 90 days.

## 9) Will a fraud alert stop me from using my credit cards?

No. A fraud alert will not stop you from using your credit cards or other accounts.



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## **10) Can I still apply for a credit card after I place a fraud alert on my credit report?**

Yes, but the verification process may be more cumbersome or may require more steps. Potential creditors will receive a message alerting them to the possibility of fraud and that creditors should re-verify the identity of a person applying for credit.

## **11) How do I place a Security Freeze on my credit files?**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

**Equifax  
Security Freeze**  
PO Box 105788  
Atlanta, GA 30348  
<https://www.freeze.equifax.com>  
1-800-685-1111

**Experian  
Security Freeze**  
PO Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

**TransUnion  
Security Freeze**  
P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com/securityfreeze](http://www.transunion.com/securityfreeze)  
1-800-680-7289

## **12) What should I do if I find suspicious activity on my credit reports or other accounts?**

Promptly call your local law enforcement agency and file a police report. Get a copy of the police report, as many creditors will want the information it contains to absolve you of fraudulent debts. You may also file a complaint with the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or reach the FTC at 1-877-IDTHEFT (1-877-438-4338) or 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations.

## **13) When I called to place a fraud alert, they asked for my Social Security number. Is this ok?**

Yes. The credit bureaus will indeed ask for your Social Security number and other personal information to verify your identity and avoid sending any credit report or correspondence



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to the wrong individual. However, Connecticut College cautions against you providing any information to any entity or person *contacting you directly* asking for your personal information.

## 14) What should I do if I believe that I am affected by a fraudulent tax return filing?

If you believe that you are a victim of this type of tax fraud, it is recommended that you do the following:

- a. If received, follow the directions in the IRS discrepancy letter.
- b. Contact your tax preparer, if you have one.
- c. Call the IRS at (800) 908-4490, ext. 245 to report the situation. The unit office is open Monday through Friday from 7 a.m. To 7 p.m.
- d. File an identity theft affidavit (Form 14039) with the IRS. The form can be downloaded at: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>. (This will slow any refund that you anticipate.) Please let us know if you need assistance with completing Form 14039, which we will provide at no cost to you.
- e. Report the situation to your local police department.

## 15) How do I obtain a free credit report?

Under federal law, you are entitled to one free credit report every 12 months from each of the three major nationwide credit reporting companies. Call 1-877-322-8228 or request your free credit reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com). Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### References:

McDonald Hopkins PLC. 2017. Frequently Asked Questions, Bloomfield Hills, MI 48304

“Taking Charge: What to Do If Your Identity is Stolen”, U.S. Federal Trade Commission.  
<https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>