



Fraud and Identity Theft

What to Do If You Are a Victim

As we are all becoming aware, there has been a significant increase in identity theft and other forms of fraudulent activities that could impact you or those you care about. If you become a victim of identity theft, the following is a list of the things that you can do to protect yourself. At the very least we would encourage everyone to freeze their credit accounts at the three credit rating agencies. It may require some time, but taking quick action on the following steps can help mitigate any damage done.

1. Call your local police department's non-emergency hotline to file a police report. You will need the case number for putting alerts on your credit file.
2. Alert all of your financial institutions that you are a victim of identity theft. Include banks, credit card companies, loan companies.
3. If someone has made a fraudulent unemployment claim on your behalf, contact your state's employment security department.
 - Washington: <https://esd.wa.gov/unemployment/unemployment-benefits-fraud>
Phone: 800-246-9763
 - California: https://askedd.edd.ca.gov/AskEDD/s/categorydetails?category=Report_Fraud
4. Review your credit report to make sure there are no accounts opened in your name that you do not know about.
 - It is free and you should do this annually to make sure that there is nothing suspicious
 - You can get a copy of all three credit reports for free from: <https://www.annualcreditreport.com/>
5. Contact each of the 3 credit agencies and put a fraud alert on your account
 - You do not have to pay anything to place an alert on your account
 - Experian <https://www.experian.com/fraud/center.html>
 - Transunion <https://www.transunion.com/fraud-alerts>
 - Equifax <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

6. Freeze your credit with all three credit rating agencies
 - It is easy to do and is free using the websites provided above. Sites such as *Equifax Lock and Alert* are simple to use and allow you to lock and unlock your credit with a password
 - You may have to remember to unlock your credit if you apply for a loan, so save the passwords that you create in a safe and easily accessible place

7. Report identity theft to the Federal Trade Commission
 - This will help if anything happens to your credit or if you find that someone has opened an account in your name fraudulently <https://www.identitytheft.gov/>

As always, an ounce of prevention is worth a pound of cure. Fraudsters can work in a variety of subtle ways to access your financial information and put your credit at risk. If you notice anything suspicious related to your investment accounts, your bank accounts, or feel that your email could have been compromised in any way, we are happy to discuss next steps with you. Please do not hesitate to reach out to us at any time. Your safety and security are of paramount importance to us.

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