



# FINANCIAL MONITORING TOOLS YOU'VE OVERLOOKED

*prevention tips to share with your friends and family*

The words IDENTITY THEFT can strike fear into most people. With the ever-present threat of becoming a victim of this crime showing up in the news, movies, and advertisements, it's no wonder people are more actively guarding their information. If you've ever wondered, "what else could I be doing to protect myself?" the answer is here! These tips can help you protect and monitor your financial information in ways you may not have thought of before.



## ACCOUNT ALERTS

Most banks and credit unions have tools that you can use to easily track your finances. For example, you can set up alerts for purchases more than \$50 or when your account balance drops below \$250, etc. You can also choose if you'd like to have a text, call or email. The options are almost endless because the alerts can be tailored to your liking. Contact your bank or credit union for more information.

## SIGN UP FOR "my Social Security"

This online tool lets anyone still working view estimates of future retirement, disability, and survivors benefits, earnings and Social Security and Medicare taxes you've paid. If you're already drawing social security benefits, you can check your earnings record, change your address, phone number, or direct deposit information and more. Creating an account can help stop a scammer from doing so and re-routing social security checks by updating your direct deposit information. Visit [ssa.gov/myaccount](http://ssa.gov/myaccount) for more information.

## GET YOUR FREE CREDIT REPORT EVERY FOUR MONTHS

The three major national credit reporting agencies - Equifax, Experian and Transunion - have permanently extended a program that lets consumers check their credit report once a week for free. Anyone can visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228 to request free reports from each agency. There are many services that offer your credit report - for a fee! Make sure you're visiting the official website for getting your FREE credit report.

For more information on protecting yourself from identity theft, visit [www.consumer.sc.gov](http://www.consumer.sc.gov) and click Identity Theft Resources.



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