Essential Steps For Reducing Your Personal Attack Surface

- *Freezing Your Credit*
- *Freezing ChexSystems*
- *Setting Up An IRS IP Pin*
- *Practicing Proactive Password Management*
- *Setting Up ID Theft Monitoring*
- *Sanitizing Your Information From Data Broker Sites*
- *Security Hardening of Social Media Accounts*
- *Securing Messaging, Phone & Email Communications*
- *Preventing SIM Swapping Attacks*
- *Preventing Credit/Debit Card Breaches*

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WHAT IS IDENTITY THEFT, AND WHAT ARE ITS WARNING SIGNS?

Identity theft happens when someone uses your personal or financial information without your permission. This information can include:

- Names and addresses
- Credit card or Social Security numbers
- Bank account numbers
- Medical insurance account numbers

You may not know that you experienced ID theft immediately. Beware of these warning signs:

- Bills for items you did not buy
- Debt collection calls for accounts you did not open
- Information on your credit report for accounts you did not open
- Denials of loan applications
- Mail stops coming to or is missing from your mailbox

FREEZE YOUR CREDIT WHEN NOT APPLYING FOR LOANS

Access your Credit Report	Implement a Security / Credit Freeze	Implement a Fraud Alert
Equifax	P.O. Box 740241 Atlanta, GA, 30374-0241 1-866-349-5191 www.equifax.com	P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 www.equifax.com/personal/credit-report-services
Experian	P.O. Box 2002 Allen, TX, 75013-9701 1-866-200-6020 www.experian.com	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/freeze/center.html
TransUnion	P.O. Box 1000 Chester, PA, 19016-1000 1-800-888-4213 www.transunion.com	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 www.transunion.com/credit-freeze

Be sure to take the time to review your credit reports on a regular basis if you are not using an automated solution to do that.

ALSO, FREEZE YOUR CHEXSYSTEMS ACCOUNT.

- **What is ChexSystems?**
  - ChexSystems is a consumer reporting agency that helps banks decide whether to open a checking account for a new customer. They provide information for banks and credit unions much like the credit bureaus: Equifax, Experian, and TransUnion. However, there are some differences in the way they maintain and report data.
  - ChexSystems does not make any decisions regarding whether a bank account is opened for you. That choice depends solely on the financial institutions you decide to work with, but not all banks use ChexSystems.
  - As a consumer reporting agency, ChexSystems is governed by the Fair Credit Reporting Act (FCRA) and other laws enforced by the Federal Trade Commission.
  - This means you have access to your ChexSystems report in much the same manner as you can access the credit reports from the three major credit bureaus.
  - https://www.chexsystems.com/security-freeze/information

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ALSO, SETUP AN IRS IDENTITY PROTECTION PERSONAL IDENTIFICATION NUMBER (IP PIN)

- **What's an IRS IP PIN?**
  - The IRS IP PIN is a 6-digit number assigned to eligible taxpayers to **help prevent the misuse of their Social Security number (SSN) on fraudulent federal income tax returns.**
  - Anyone who has an SSN or Individual Taxpayer Identification Number (ITIN) and is able to verify his/her identity is eligible to enroll into the IP PIN program.
  - A new IP PIN will be generated each year. If the IRS assigns you an IP PIN, you must use it to confirm your identity on any return filed during the current calendar year. This includes current year returns as well as any delinquent tax returns.
  - An IP PIN is used only on Forms 1040, 1040-NR, 1040-PR, 1040-SR and 1040-SS.

PASSWORD MANAGEMENT TIPS

Hackers leverage powerful dedicated graphics cards (GPUs) that can crack passwords faster than ever. In many instances hackers leverage specially built “hashing rigs” which can crack an eight-character password in less than 45 minutes.

- **Use Long and Complex Passphrases**
- **Utilize Password Managers**
  - Popular password managers include 1Password, ProtonPass, KeePass, and Bitwarden.
  - Do not use your web browser to store passwords.
- **Ensure MFA is Used On All Of Your Accounts**
- **Avoid Insecure MFA Methods**
  - Avoid SMS, email, and OTP-based MFA as they are easier to bypass. Where possible, utilize push notification-based MFA.
- **Store MFA Backup Codes On An Offline USB Drive That’s In A Secure Location, Do Not Leave Them On Your Computer.**

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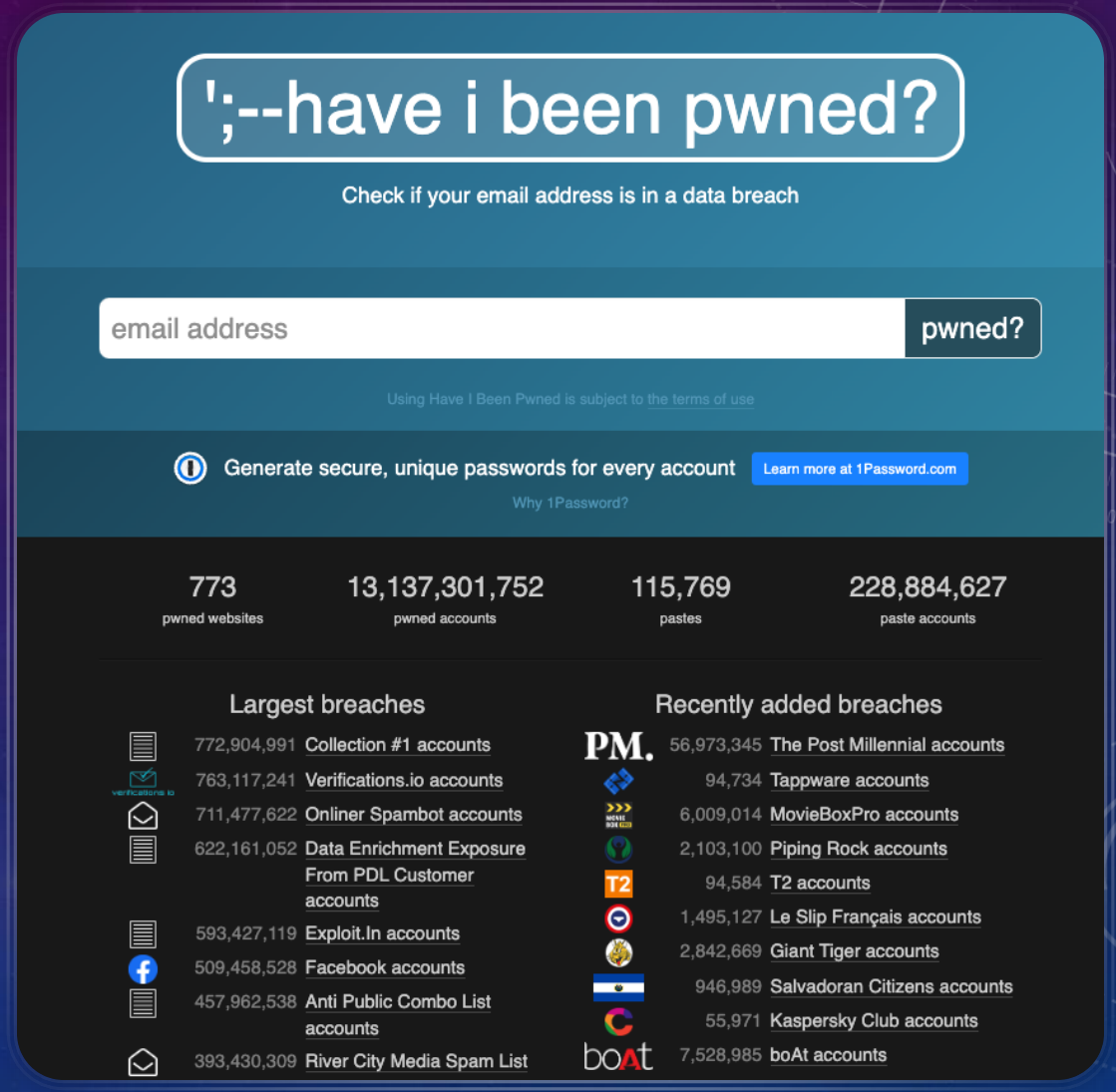
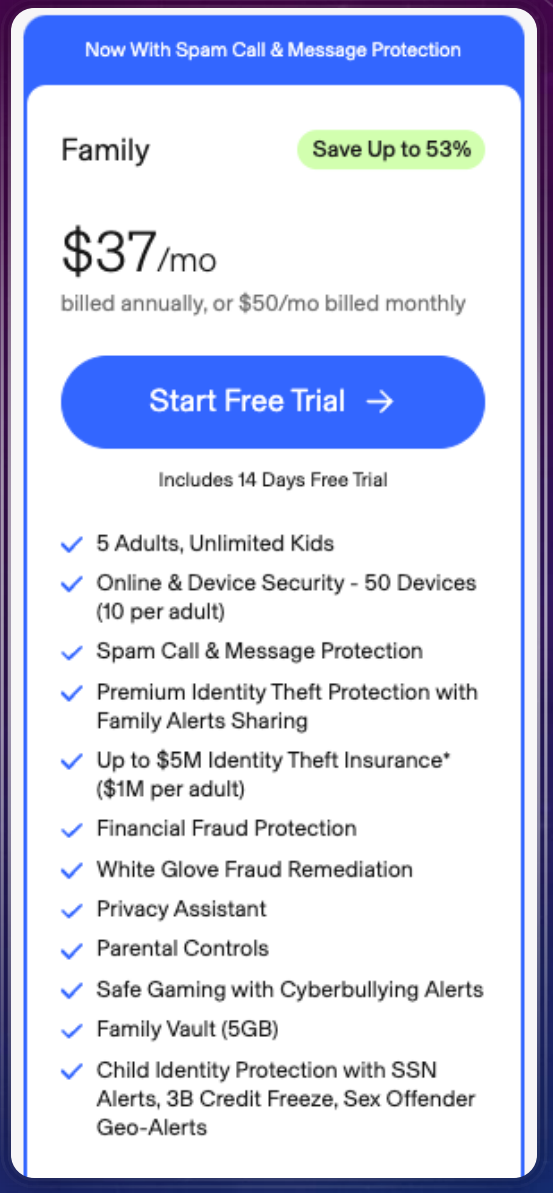
PREVENTING CREDENTIAL STUFFING ATTACKS

- Free services like HaveIBeenPwned allow users to check if their email addresses or phone numbers have been compromised in any past data breaches.
- By alerting users to these breaches, it enables them to change compromised passwords and enhance their online security, thus protecting them from credential stuffing attacks where attackers reuse stolen credentials to gain unauthorized access to accounts.

Setup Breach Notifications For Your Email Address





IDENTITY THEFT MONITORING SOLUTIONS

- Leveraging Identity Theft Monitoring Solutions like Aura, LifeLock, or IDX Score can provide robust protection through continuous monitoring of your personal information and alerts for any suspicious activity.
- These services offer features such as dark web surveillance, credit report monitoring, bank account transaction monitoring, and identity restoration support, ensuring comprehensive coverage against potential threats.
- Additionally, they include identity theft insurance, providing financial reimbursement and professional assistance in the event of identity theft.
- **Consider Leveraging An ID Theft Monitoring Solution**

PRIVACY DATA SANITIZATION SERVICES


His birth date was listed as -10-19 . Matthew was born years ago. An alternative name that Matthew can use is Matt Hil . Matthew now resides at and two other persons spent some time in this place. Address history shows that Matthew also lived at . Matthew has resided in eight places, including . Residence history shows that Matthew was associated with eight people, including . Matthew has phone numbers registered: Matthew may use the email addresses

Main Address

axh 73
County: County
FIPS: 371
Possible connections via main address -
Latitude, Longitude: 772,
288

Phones

881 , 305 , (716)

Emails

Historical Addresses

0,
iew, CA

- Hundreds of data brokers freely collect and resell records with your personal information, spreading intimate details about you across the Internet on websites like truthfinder.com, spokeo.com, intelius.com, and more.

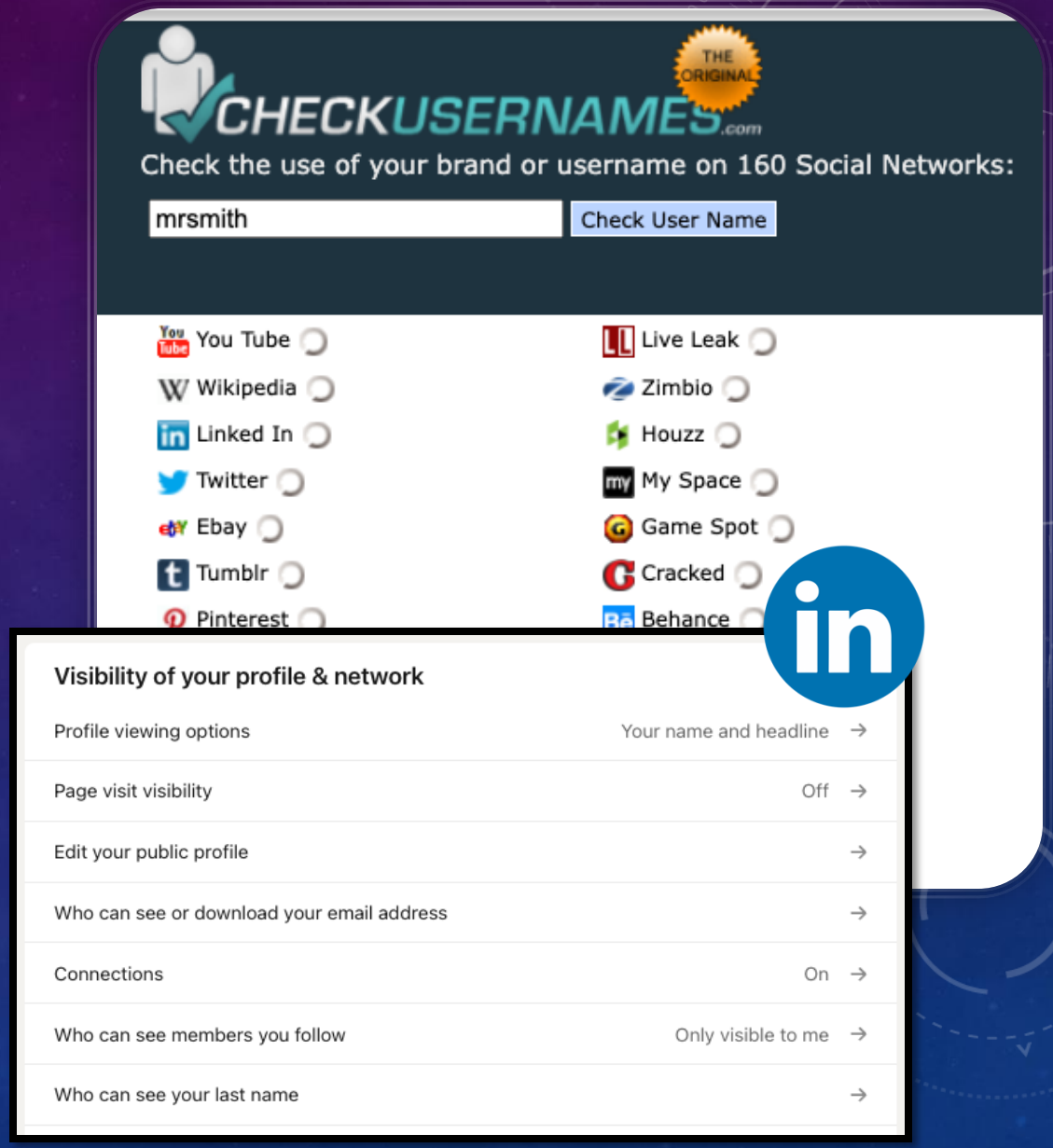
- These sites have information like your name, age, current and previous addresses, phone numbers, info about relatives, income, etc., so it's easier than ever before to become a victim of identity theft or a VIP impersonation attack as it only takes seconds for scammers and hackers to find this personal information.

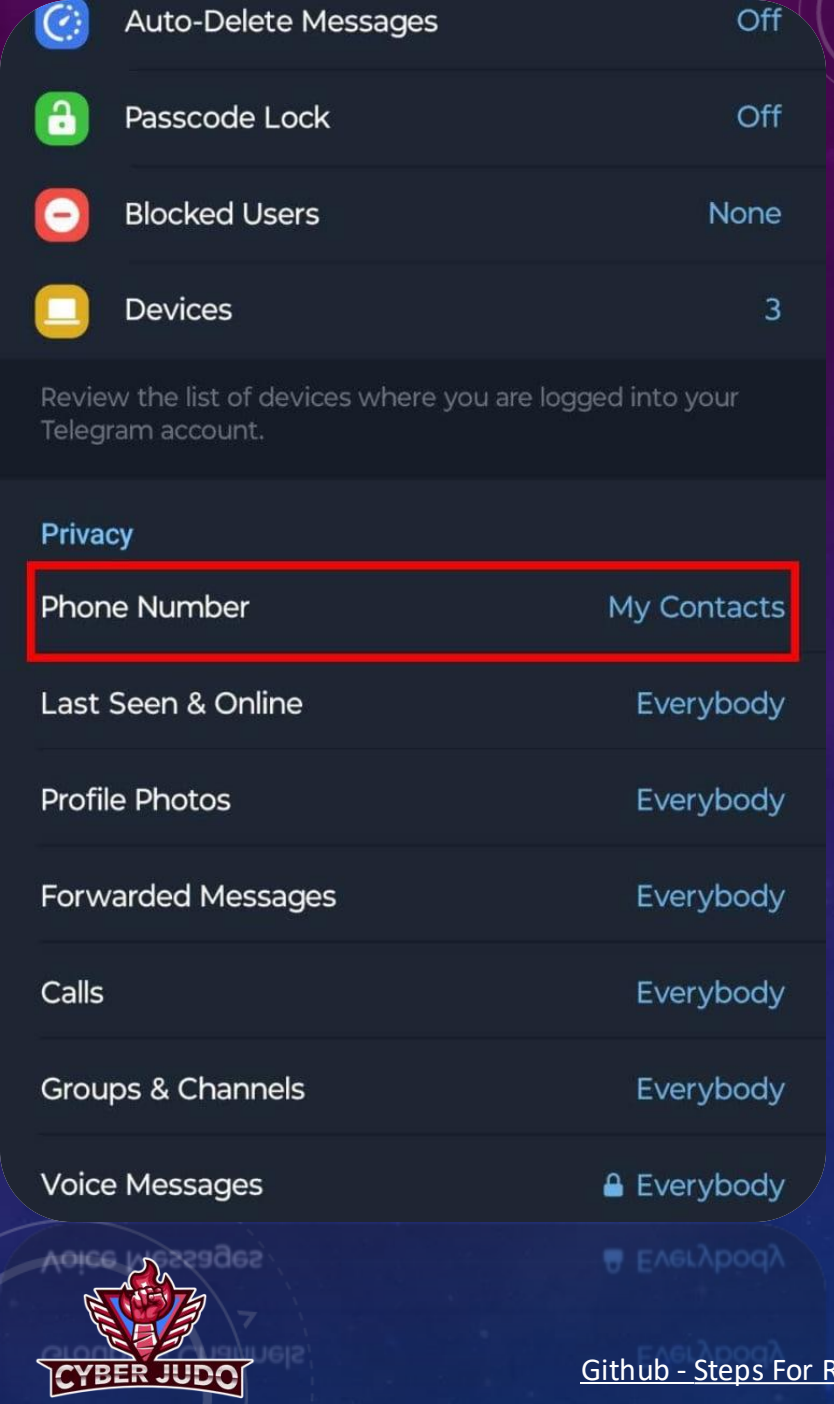
  Consider subscribing to a service that removes your personal contact information from the internet such as PrivacyBee, DeleteMe, OneRep or Aura which are affordable solutions for automatically removing your private information from the web on a recurring monthly basis.

- **Consider Leveraging Privacy Data Sanitization Services To Combat Data Brokers**

GENERAL SOCIAL MEDIA TIPS

- **Minimize Personal Information:** Use only essential details like your first name and last initial on public social media sites. Consider utilizing a unique username for some sites.
- **Avoid Sharing Sensitive Details:** Do not share your home address, phone number, or other sensitive information publicly.
- **Perform Regular Privacy Reviews:** Frequently update privacy settings to control shared information.
- **Use Privacy Controls:** Limit who can see personal info such as family photos and relationship status.
- **Trusted Connections Only:** Ensure detailed personal information is accessible only to trusted connections.
- **Disable Location Sharing:** Turn off location services and be cautious of geotagged posts.





PERSONAL MESSAGING TIPS

- **Use End-to-End Encrypted Apps:** Opt for apps like Signal, WhatsApp, or Telegram to ensure only you and the recipient can read your messages. Use self-destructing messages when possible.
- **Enable Two-Factor Authentication (2FA):** Use unique, strong passwords for your messaging apps and activate 2FA for an added security layer.
- **Verify Contacts:** Confirm the identity of your contacts to avoid communication with spoofed or compromised accounts.
- **Review App Permissions:** Limit app permissions to essential functions only, such as location, contacts, microphone, and camera.
- **Be Cautious with Links and Attachments:** Avoid clicking on suspicious links or downloading attachments from unknown sources.
- **Be Wary of Public Wi-Fi:** Avoid using public Wi-Fi for sensitive communications. Use a VPN if necessary.
- **Log Out of Unused Devices:** Regularly log out of devices you no longer use to prevent unauthorized access.

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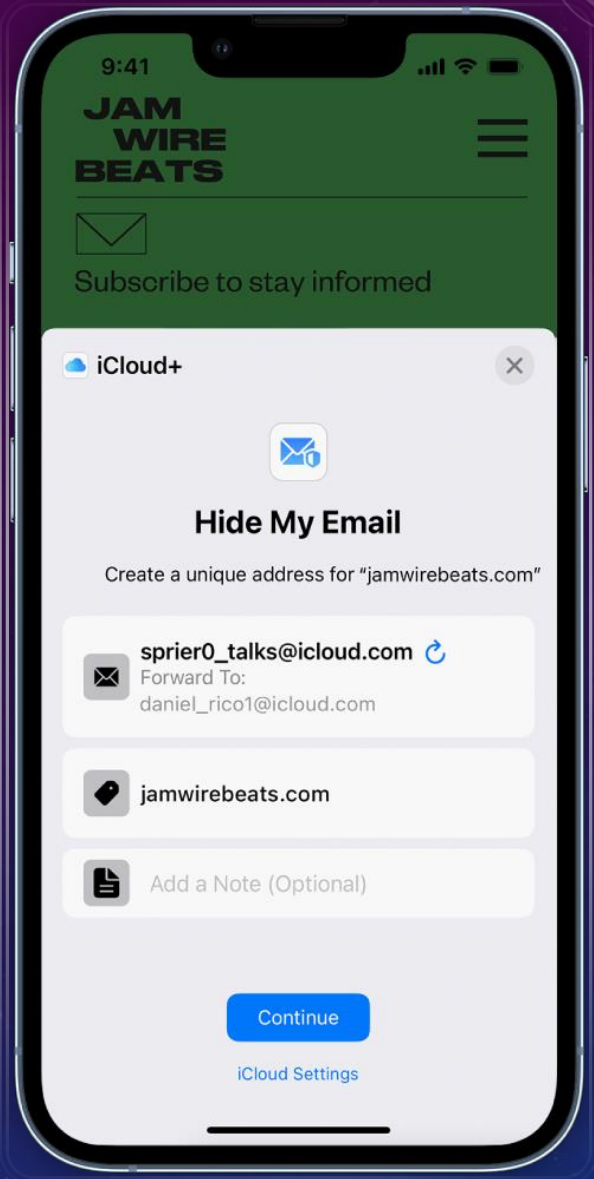
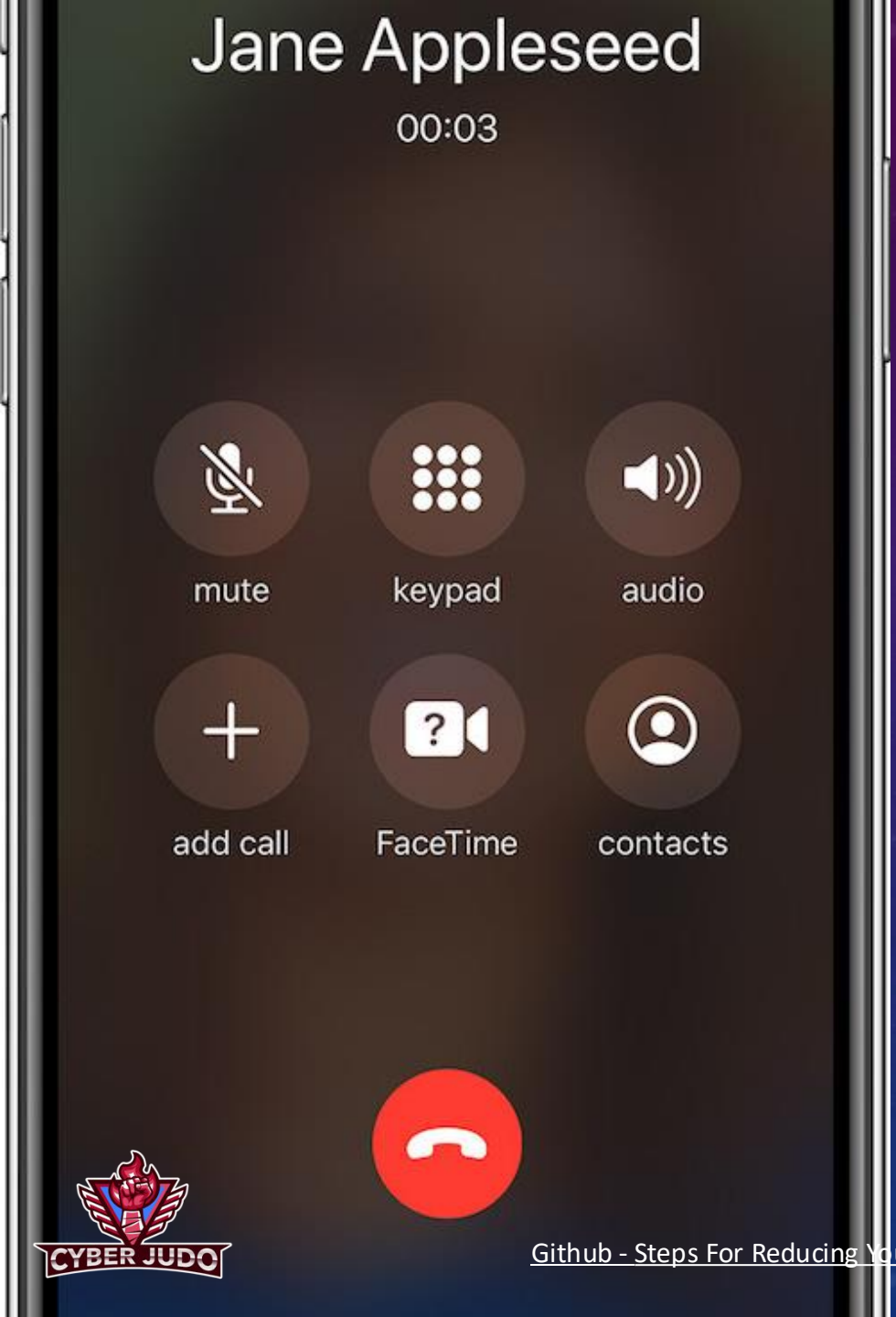


ENHANCE YOUR PRIVACY WITH EMAIL MASKING

- Email masking solutions, such as Apple's Hide My Email, ProtonMail, and FastMail, generate unique, random email addresses that forward messages to your real email account, helping to protect your primary email address from exposure.
- These masked emails can be used for different services and subscriptions, reducing the risk of spam and phishing attacks by keeping your actual email address private.
- While not as good, Gmail users can also create aliases by adding a "+" symbol and additional text to their main email handle, which allows them to filter and manage incoming emails more effectively, further enhancing security. For example, jsmith@gmail.com you could use an alias like jsmith+news@gmail.com.
- **Utilize Email Masking Solutions, Especially For Less Trusted Websites Or Public Emails**



PHONE CALL SCREENING

- Phone call screening apps help identify and block spam and fraudulent calls, protecting you from potential scams and phishing attempts.

- Many screening apps allow you to create custom block lists and provide detailed caller ID information, giving you control over who can reach you and how your calls are managed.

- **Leverage a Phone Call Screening Solution**
- **Be Mindful That Hackers Can Spoof Phone Numbers**

- **Some solutions include:**
  - Verizon Call Filter
  - T-Mobile Scam Shield
  - AT&T ActiveArmor
  - O2 Call Protect
  - Vodafone Secure Net

PREVENTING SIM SWAPPING ATTACKS

- A SIM swap attack (also known as SIM porting or SIM hijacking) occurs when an attacker tricks a mobile phone service provider into transferring a customer's phone number to the attacker's SIM card, enabling them to intercept calls and text messages, including verification codes.

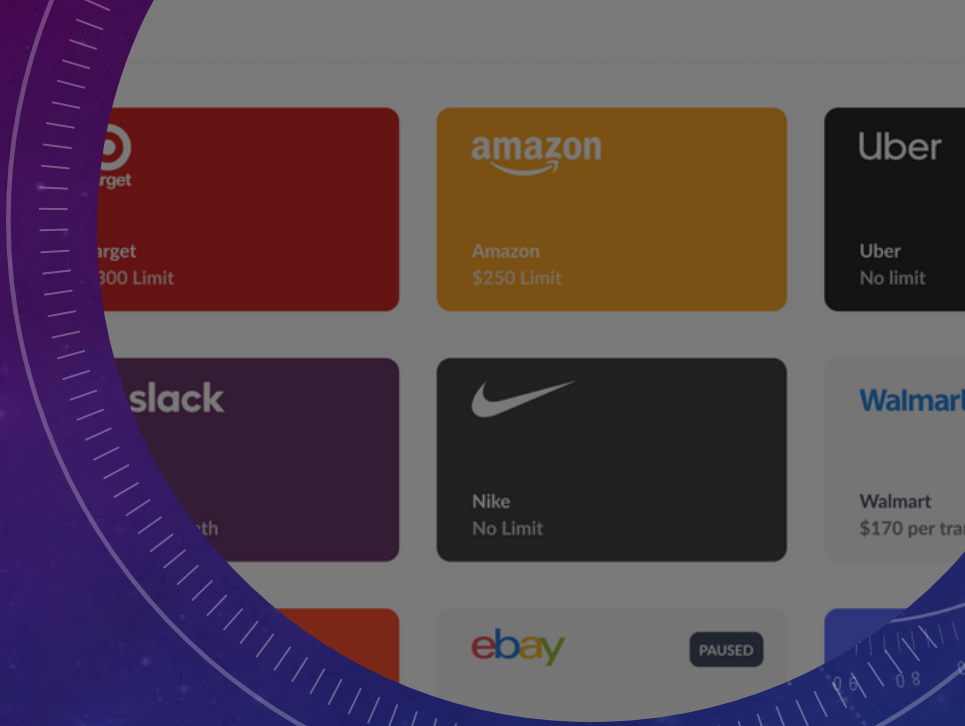
  To thwart SIM swapping, set up a SIM Security PIN with your carrier, which adds an extra layer of security before any changes can be made to your account.

SIM Security Pin Instructions:

- Common USA Cellular Providers
- AT&T
- Verizon
- T-Mobile

- Common UK Cellular Providers
- EE
- Vodafone
- O2

UTILIZING VIRTUAL CARDS FOR ONLINE SHOPPING



- Services like Privacy.com and Zen.com provide virtual cards that can be used for online purchases.
- Virtual cards function just like real credit or debit cards but without physical cards and can be used for online shopping, over-the-phone purchases, or any transaction that requires entering a card number.
- These virtual card numbers limit your exposure by masking the real card information, thereby reducing the risk of fraud and unauthorized charges to your bank accounts.
- **Consider Utilizing Virtual Cards**

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