A code you did not ask for is a warning, not a request

One habit, and one setting that takes a few minutes and then protects you for years.

THE ONE RULE

Never read a verification code to anyone. Not aloud, not typed into a keypad, not forwarded.

No real bank, shop, or government office will ever ask you for one. There is no department and no emergency that makes it necessary.

IF A CODE ARRIVES THAT YOU DID NOT ASK FOR

- It means somebody already has your password and is at the login screen **right now**, waiting for that code.
- **End the call.** You do not owe anyone an explanation, and you do not have to be polite about it.
- Go to the account yourself, using the app or the number on the back of your card. Never a number or link given to you by whoever made contact.
- Change the password there, and on your email if you used the same one for both.
- Check whether the email address or phone number on the account was changed. That change, not missing money, is the sign somebody is inside.
- If your phone suddenly has no service at home, call your mobile company from another phone.

THE ONE SETTING: FREEZE YOUR CREDIT

- It stops new accounts being opened in your name, and it is **free by federal law** at all three credit bureaus.
- It does **not** affect your credit score.
- Lifting it takes minutes when you want to borrow, for one lender or for a set number of days.
- A freeze is your free legal right. A **lock** is a product a company sells you. You do not need to buy anything.
- You can freeze a credit file for a grandchild, or for someone whose affairs you manage.

IF SOMETHING HAS ALREADY HAPPENED, START HERE

1-877-438-4338
IdentityTheft.gov

Federal Trade Commission. Free. It builds a recovery plan for your situation and produces the sworn report that banks and credit bureaus ask for. You can do all of it by telephone if you do not use a computer.

THE NUMBERS

Your own bank comes first when money has moved. Use the number on the back of your card, never a number from a call, a text, or a search result.

Equifax **1-800-685-1111**
Credit freeze. Free.

Experian **1-888-397-3742**
Credit freeze. Free.

TransUnion **1-888-909-8872**
Credit freeze. Free.

Your credit reports **1-877-322-8228**
AnnualCreditReport.com. Free from all three.

Social Security misuse **1-800-269-0271**
Office of the Inspector General

AARP Fraud Watch Helpline **877-908-3360**
Free to anyone, member or not

Freeze all three, because lenders do not all use the same one. In a report, read the **inquiries** and **personal information** sections, not only the accounts.

Do not throw these away: mail for a name nobody in the house recognises, a card or welcome packet for an account you never opened, a charge of a dollar or two you do not recognise, or an email saying your address or phone number was changed when you did not change it.

CUT ALONG THE DASHES AND KEEP THIS BY THE PHONE

THE RULE

Never read a verification code to anyone who contacted me.

If a code arrives that I did not ask for, somebody is already trying to get in. End the call.

NUMBERS

Identity theft recovery	1-877-438-4338
Equifax freeze	1-800-685-1111
Experian freeze	1-888-397-3742
TransUnion freeze	1-888-909-8872
My bank	____________________