

Protect Your Identity

Identity theft occurs when someone obtains your personal information and uses it to take your money or to commit fraud or other crimes. It's much more than an inconvenience—it can devastate your credit rating and derail financial security. Here's how you can protect yourself:

Tips for Protecting Your Information

Although your brokerage firm is required to safeguard your data, you also have a key role to play in [protecting your personal financial information](#).

Identify Theft Checklist

[View a list of steps](#) you can take to protect yourself from identity theft.

Practice the Three Ds

While there are no guarantees about avoiding identity theft, it's important for you to:

- > **DETER** identity thieves by safeguarding your information
- > **DETECT** suspicious activity by routinely monitoring your financial accounts and billing statements.
- > **DEFEND** against ID theft as soon as you suspect a problem

To learn more, read the [Federal Trade Commission's Fighting Back Against Identity Theft](#).

If Your Identity Is Compromised

The Federal Trade Commission's Identity Theft Site features [tools for victims](#) of identity theft, including a complaint form and sample letters to financial institutions and credit reporting agencies.

When Should I Reveal My Social Security Number?

Not every request for your Social Security number is an effort to steal your identity—but not every request is mandatory. In general, you will need to provide your SSN to:

- > **Employers** for wage and tax reporting purposes.
- > **Financial institutions**, such as banks or brokerage firms, for tax reporting purposes.
- > **Banks, credit card issuers or other lenders** if you apply for a loan or new credit card.
- > **Landlords or utility providers** (such as a power company) for a credit check.
- > **Government agencies** to obtain services and to file your taxes.
- > **Credit reporting agencies**—Equifax, Experian or TransUnion—or AnnualCreditReport.com to obtain your credit report or credit score.

When an individual or entity asks for your SSN, be sure to ask the following questions to help you decide whether to reveal it:

- > Why do you need my SSN?

- > Will you accept a different form of identification (such as a telephone number, driver's license or passport)?
- > How will you use my SSN?
- > How do you protect my SSN and other information from being stolen or misused?
- > What will happen if I don't provide my SSN?

Additional Investor Resources

Credit Bureaus and Fraud Reporting Hotlines:

- > **Equifax:** Call (800) 525-6285 or visit www.equifax.com
- > **Experian:** Call (888) 397-3742 or visit www.experian.com
- > **Trans Union:** Call (800) 680-7289 or visit www.transunion.com

FINRA Investor Alerts

- > [Protect Your Online Brokerage Account: Safety Should Come First When Logging In and Out](#)
- > ["Phishing" and Other Online Identity Theft Scams: Don't Take the Bait](#)

Other Alerts and Resources

- > [Federal Trade Commission, Identity Theft Site](#)
- > [OnguardOnline.gov](#) (with information on spyware, phishing and other online threats)
- > [Securities and Exchange Commission, Online Brokerage Accounts: What You Can Do to Safeguard Your Money and Your Personal Information](#)
- > [Securities Investor Protection Corporation, SIPC Issues Warning About Web-based "Brokerage Identity Theft" Scams Targeting Investors](#)
- > [Social Security Administration, Identity Theft and Your Social Security Number](#)