

IDENTITY THEFT AWARENESS WEEK!

Cayuga Lake National Bank, the Cayuga County Sheriff's Office and the Cayuga County Office for the Aging are committed to working together to keep our community members safe from scammers.

This week is **IDENTITY THEFT AWARENESS WEEK**.

Please share this information with friends and family. Let's keep everyone safe!

What is IDENTITY THEFT?

Identity theft occurs when someone steals your personal or financial information to commit fraud or other crimes.

They may gain unauthorized access to your Social Security number, credit or debit cards, passport, checks, driver's license, or other sensitive information.



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Watch for these signs:

- Your bank account has been drained.
- You have charges on your debit or credit cards that you did not authorize.
- You receive mail for accounts you did not open.
- You experience a sudden drop in your credit score.
- Your application for credit was denied.
- Your checks are bouncing when you know you have sufficient funds.
- You are notified that your information was compromised or part of a data breach.
- Mail comes to your address but is in someone else's name.
- Debt collectors are suddenly reaching out to you.
- You are not able to log in to your online accounts.
- You receive an unexpected multifactor authentication request.
- You are missing mail.



If you think you are a victim of identify theft, act quickly. Consider taking the following steps:

- Change your online passwords.
- Enable multifactor authentication for your accounts. (it's a second layer of security such as requiring a code via text before you can access your account)
- Review your financial statements.
- Alert your financial institutions.
- Contact law enforcement to file a police report.
- Review your credit reports by visiting AnnualCreditReport.com to check for errors.
- Contact the three credit bureaus* to correct errors and consider placing a security freeze on your accounts so that no one can open new accounts using your information.

***The 3 credit bureaus and their contact info:**

- TransUnion.com/credit-help (1-888-909-8872)
- Experian.com/help (1-888-397-3742)
- Equifax.com/personal/credit-report-services (1-800-685-1111)
- Also, be sure to review your consumer identity theft rights under the Fair Credit Reporting Act



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