2026 · IDENTITY THEFT RECOVERY

TCM | WEALTH ADVISORS™

If you believe your personal information may have been compromised, taking a few quick steps can help limit potential damage and protect your accounts.

STRENGTHEN YOUR ONLINE SECURITY

- ☐ **Change passwords** for important financial and email accounts.
- ☐ **Enable two-factor authentication** whenever possible.

REVIEW YOUR FINANCIAL ACCOUNTS

- ☐ **Check recent activity** in your bank, credit card, retirement, and investment accounts.
- ☐ **Set up alerts** with financial institutions for unusual transactions or login attempts.
- ☐ **Watch for new accounts opened in your name,** including bank accounts that may not appear on credit reports.

SECURE YOUR CREDIT

- ☐ **Place a credit freeze** with the three major credit bureaus (Equifax, Experian, and TransUnion).
- ☐ **Consider freezing your credit with NCTUE,** a bureau used for utilities, telecom, and similar accounts.
- ☐ **Review your credit reports** at AnnualCreditReport.com for unfamiliar accounts or inquiries.

PROTECT YOUR GOVERNMENT AND TAX RECORDS

- ☐ **Create or secure your "My Social Security" account** to prevent unauthorized benefit claims.
- ☐ **Request an IRS Identity Protection PIN** to reduce the risk of tax return fraud.

MONITOR OTHER STATEMENTS

- ☐ **Review medical bills and insurance statements** for services you didn't receive.

KEEP OTHERS INFORMED

- ☐ **Notify affected financial institutions** if you identify suspicious activity.
- ☐ **Consider sharing alerts with a trusted family member or financial advisor** so someone else can help monitor the situation.

KEEP RECORDS

- ☐ **Document suspicious activity and steps taken,** including dates, institutions contacted, and confirmation numbers.

This to-do item may be higher priority or more time-sensitive than others.

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