



**NPD Data Breach  
Supplement to 8/22/24  
Aug. 31, 2024**

# Notice

It is the intent of A-BnC Parties and More, Inc. (Publisher/Presenter) to inform readers about various topics of interest to adults.

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## Notice cont.

Here are some additional precautions and safeguards you **should** follow.

Once again, this is not an all-inclusive list.

You should also continue to educate yourself, and if need be consult with professionals (i.e. financial advisors, elder law attorneys, estate planning professionals, etc.) for additional guidance on protecting yourself from potential fraud and abuse.

Note: *PDFs with many Privacy and Security Tips are available on request.*

## Topics

<u>Pg.</u>	<u>Subject</u>
5	Obtain and review your three (or more) credit reports
6	Monitor your Social Security account information
11	Why Lock Your Social Security Number?
20	Protect Against Tax Filing Fraud With An IRS Six-Digit 'IP PIN'
32	Reporting Identity Theft If You Are A Victim to the FTC, Local Law Enforcement, Companies, IRS
40	Child Identity Theft - Why It Matters - Steps To Help Prevent

# Obtain Copies of Your Free Credit Reports

Review all Information

Submit Disputes if Errors Found

*Note: I found a number of errors on my TransUnion report. I found a new error on the resolution and had to file a second dispute. It was finally resolved.*

# Monitor Your Social Security Account



[How to transition your Social Security account to Login.gov](#)



Social Security



SIGN IN



MENU

Securing your **today** and **tomorrow**



## Prepare

Check eligibility for benefits

Get a benefits estimate

Plan for retirement



## Apply

Apply for benefits

Sign up for Medicare

Apply for SSI



<https://www.ssa.gov/>

# Sign in with Your Login.gov ID Or Create A New Account At Login.gov



## Create an Account or Sign In

**i** You only need one Login.gov or ID.me account.

If you already have a Login.gov or ID.me account, do not create a new one. You can use your existing account to access Social Security services.

[Create an account with Login.gov](#)

Sign in with  LOGIN.GOV


Sign in with ID.me


Sign in with Social Security Username

For accounts created *before* September 18, 2021



# Create A New Account At login.gov

 An official website of the United States government [Here's how you know](#) ▾



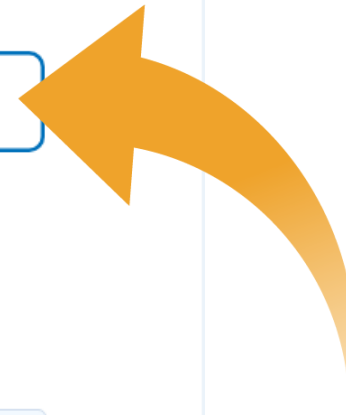
[Sign in](#) [Create an account](#)

**Sign in for existing users**

Email address

Password

Show password



<https://secure.login.gov/>



# Then Sign In To Social Security Administration

 [How to transition your Social Security account to Login.gov](#)



Social Security

 SIGN IN

 MENU

Securing your **today** and **tomorrow**



## Prepare

Check eligibility for benefits

Get a benefits estimate

Plan for retirement



## Apply

Apply for benefits

Sign up for Medicare

Apply for SSI

<https://www.ssa.gov/>

## Next

Check your Benefits and payment details, Medicare Enrollment Details, Representative Payee\* (if applicable) and Full Earnings Record.

\* A representative payee is responsible for ensuring that payments are used for the beneficiary's food, shelter, medical, and personal needs.





[Sign Out](#)

[Home](#) [Messages <sup>8</sup>](#) [My Profile](#)

Welcome, Michael!

You last signed in on **August 7, 2024 at 4:37 PM ET.**

 [Your Social Security Statement](#)  
You can download your statement as a PDF or an XML file.

 [Your Benefit Verification Letter](#)  
This is your proof of income letter.

 [Replace Your Social Security Card](#)

 [Replace Your Tax Form SSA-1099/SSA-1042S](#)

# Why Lock Your Social Security Number?

1. By locking your SSN, you can help prevent identity theft by preventing unauthorized individuals from using it to open new accounts, apply for credit or commit fraud in your name.
2. Locking your SSN will protect your employment history and tax records and ensures that it cannot be used by others to gain employment.
3. Knowing that your SSN is locked can give you peace of mind, reducing the risk of identity theft and the stress associated with it.
4. Locking your SSN gives you more control over who can use your personal information, adding an extra layer of security to your identity.

# Lock Your Social Security Number



🏠 > **My Personal Credit** > Knowledge Center > Identity Theft > How to Lock Your Social Security Number & What to Do if Your SSN is Compromised

## IDENTITY THEFT

### How to Lock Your Social Security Number

Reading Time: 4 minutes






<https://www.equifax.com/personal/education/identity-theft/articles/-/learn/how-to-lock-social-security-number/>

To lock your Social Security Number (SSN) through the Department of Homeland Security, you can use the Self Lock feature in the E-Verify system. Here's how you can do it:

- Visit the USCIS (U.S. Citizenship and Immigration Services) website and sign up for an account.
- Complete the identity verification process. (Needs a cellphone camera or webcam and valid state ID.)
- Access Self Lock
- Log in to your myE-Verify account.
- Navigate to the Self Lock section.
- Set Up Security Questions: Select and answer three challenge questions. These will be used to verify your identity if needed.
- Lock Your SSN:
- Confirm that you want to lock your SSN. This will prevent anyone else from using it in E-Verify to confirm employment eligibility.

# Overview

 An official website of the United States government [Here's how you know](#) 

 MENU

[Home](#) > [Employees](#) > E-Verify Overview


## E-Verify Overview

E-Verify is an internet-based system that compares information from your [Form I-9, Employment Eligibility Verification](#), to records available to the U.S. Department of Homeland Security (DHS) and Social Security Administration (SSA) to confirm that you are authorized to work in the United States. Participation in E-Verify is required of some employers by contracts or local laws, but many employers choose to participate on their own.

- Employers
- Employees**
  - E-Verify Overview**
  - Tentative Nonconfirmation Overview
  - Employee Email Notifications
  - How to Correct Your Immigration Record
  - Reporting Violations
  - Employee Rights and

<https://www.e-verify.gov/employees/e-verify-overview>

# Individuals Must First Set Up Account At USCIS



U.S. Citizenship  
and Immigration  
Services

## Create Your Online Account

Your USCIS account is only for you. Do not create an account to share with family or friends. Each person should have their own online account even if they are minors. Individual accounts allow us to best serve you and protect your personal information.

You must provide your own email address below if you are the one who is filing a form online, submitting an online request, or tracking a case. Your email address is used to log in to your USCIS online account. All USCIS email communications will be sent to this address.

Email Address \*

[Submit](#)

Already have an account?  
[Sign In](#)

---

[Legal](#)

<https://myaccount.uscis.gov/create-account>



# U.S. Citizenship and Immigration Services

## Create Your Online Account

Your USCIS account is only for you. Do not create an account to share with family or friends. Each person should have their own online account even if they are minors. Individual accounts allow us to best serve you and protect your personal information.

You must provide your own email address below if you are the one who is filing a form online, submitting an online request, or tracking a case. Your email address is used to log in to your USCIS online account. All USCIS email communications will be sent to this address.

Email Address \*

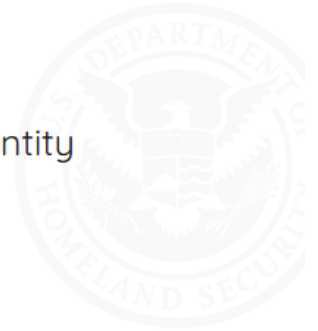
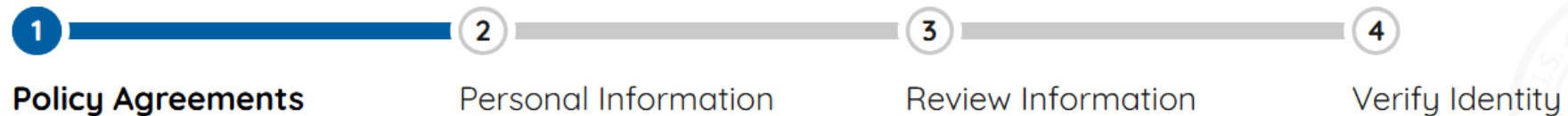


# Back to and Create a myE-verify Account

Four-Step Process: 1) Agree to Policy, 2) Personal Information, 3) Review and 4) Verify Identity (somewhat lengthy and complicated)



## Create Account



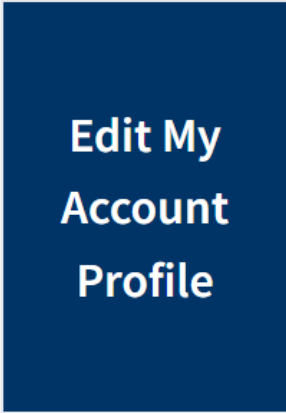



## Our Policy

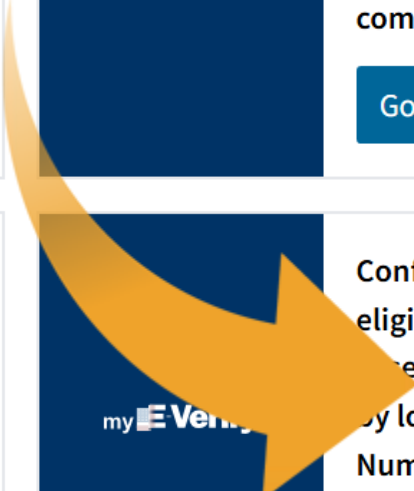
You're almost done creating your myE-Verify account. To continue with creating your account, you must read and accept the myE-Verify Terms of Service.

[myE-Verify Terms of Service](#)

# Then Back to myE-Verify to Lock Your Social Security Number

Please select what you want to do.

 <p><b>Edit My Account Profile</b></p>	<p>Editing your profile includes making changes to your email, password, phone number, security questions, or the two-step verification method and backup code.</p> <p><a href="#">Edit My Account</a></p>	 <p><b>myUSCIS</b></p>	<p>Apply for immigration benefits, find tools and resources to assist in preparation for naturalization, and search for doctors in your local community.</p> <p><a href="#">Go to myUSCIS</a></p>
 <p><b>FIRST</b></p>	<p>Submit, manage and receive Freedom of Information Act (FOIA) requests.</p> <p><a href="#">Go to FIRST</a></p>	 <p><b>myE-Verify</b></p>	<p>Confirm your records for employment eligibility, track E-Verify or Self-Check status, and protect your identity by locking your Social Security Number (SSN)</p> <p><a href="#">Go to myE-Verify</a></p>



Status



## About Self Lock

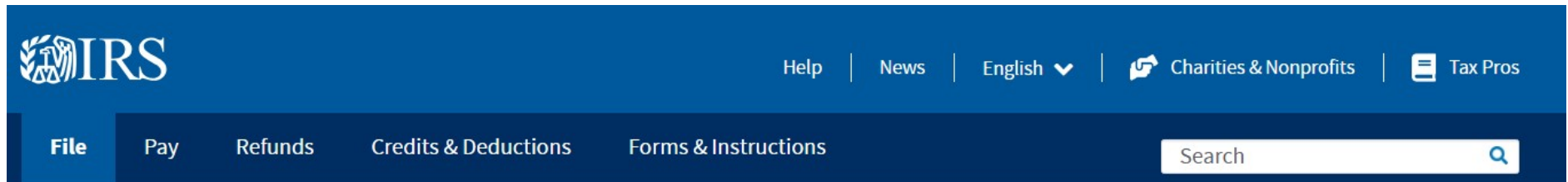
Self Lock allows you to lock your Social Security number (SSN) and protect it against unauthorized use in E-Verify or Self Check.

Your Self Lock remains active as long as your account remains valid and you have not unlocked your SSN. You can unlock your SSN anytime through your myE-Verify account.

Once you lock your SSN, no one can use your SSN in E-Verify or Self Check—including you. For example, if you are currently employed and you start a new job with an E-Verify employer, they will not be able to access your information and you will receive a Self Lock DHS Tentative Nonconfirmation (Mismatch). If you receive a DHS TNC, you will receive instructions on how to resolve it.

To avoid receiving a Self Lock DHS TNC, you can unlock your SSN before starting a new job with an E-Verify employer.

# Protect Against Tax Filing Fraud With An IRS - Six-Digit 'IP PIN'



[Home](#) / [File](#) / [Individuals](#) / [Get An Identity Protection PIN](#)

## Get an identity protection PIN (IP PIN)

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

### Individuals

Who should file

How to file

When to file

An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN). The IP PIN is known only to you and the IRS. It helps us verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.



<https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security Number or Individual Taxpayer Identification Number.

The IP PIN is known only to you and the IRS. It helps us verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

New IP PINs are generated each year and can be retrieved or viewed by logging back into your online account starting in early January.

Do not reveal your IP PIN to anyone other than your tax preparer.

Note: *Both individuals need IP PINs if filing jointly.*



# FAQs about the identity protection personal identification number (IP PIN)

## Individuals

Who should file

How to file

1. [What's an IP PIN?](#)
2. [Who's eligible for an IRS IP PIN?](#)
3. [What if I use an IP PIN incorrectly on my tax return?](#)
4. [I lost my IP PIN or I didn't receive a new one in the mail. How do I get another one?](#)
5. [I'm a victim of identity theft. Can I get an IP PIN?](#)
6. [We're married and filing a joint return. How do we use/enter the IP PIN if 'one' or 'both' of us](#)

<https://www.irs.gov/identity-theft-fraud-scams/frequently-asked-questions-about-the-identity-protection-personal-identification-number-ip-pin>

# Sign In With Your ID.me Account or Instructions For Creating Account Follow



## Sign In or Create a New Account

### **i** You only need one ID.me account

If you already have an account, don't create a new one. You can use the same ID.me account to sign in to different IRS online services.

IRS now offers a sign-in option with ID.me, which offers access to IRS online services with a secure account that protects your privacy.

ID.me is an account created, maintained, and secured by a technology provider.

If you don't have an ID.me account, you must create a new account.

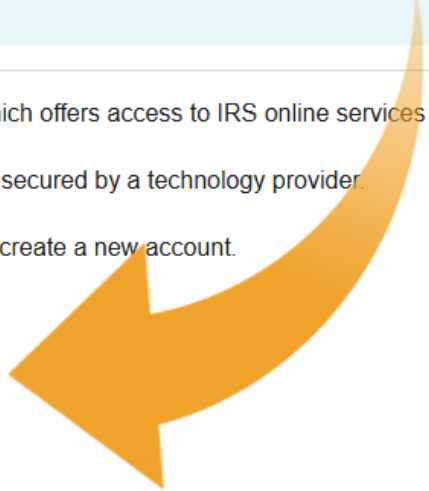
### Sign in with an existing account

Sign in with **ID.me**

OR

### Create a new account

**ID.me** Create an account



# Primary and secondary identification documents

To verify your identity [on a video call](#) with an ID.me Video Chat Agent, you'll need to provide either primary documents or a combination of primary and secondary documents. ID.me follows [NIST identity verification standards](#), which requires documents to help prove your identity.

This article includes examples of accepted primary and secondary documents you can use, and documents we don't accept.

## IN THIS ARTICLE

- Documents you need
- Primary documents
- Secondary documents
- Unacceptable documents

## Related articles

[Other primary documents for identity verification](#)

[Other secondary documents for identity verification](#)

[Taking photos of your](#)



<https://help.id.me/hc/en-us/articles/360017833054-Primary-and-secondary-identification-documents>



# Verifying with Self-Service

Creating an ID.me account and verifying your identity ensures you—and only you—can access the benefits and services that are meant for you. Each person can have only one ID.me account— it’s tied to you as an individual, similar to having one driver’s license or Social Security number. You’ll upload a government-issued photo ID, take a selfie, and provide other personal information during this process.

## IN THIS ARTICLE

- Get started
- Verify with Self-Service
- Troubleshooting
- Video Chat Agent

## Related articles

[Verifying with KBA-R](#)

[How to use your ID.me login after you verify your identity](#)

<https://help.id.me/hc/en-us/articles/9198013708439-Verifying-with-Self-Service>



## Create an ID.me account

Multiple ID.me accounts are not allowed.  
[If you have an ID.me account, use it to sign in.](#)

Need to use ID.me for work?  
[Follow these steps.](#)

\* Indicates a required field

Email \*

Enter your personal email address



Password \*

Enter password



## Follow Setup Instructions Then

Note: *I found Self-Service challenging and finally was successful using Video Call.*

Choose how to verify your identity from the options below

Self-Service

Takes 5-10 minutes

Upload a driver's license or state ID, passport or passport card, and capture a selfie.

Video Call

Takes 10 - 15 minutes

Upload a driver's license, state ID, passport, or passport card and join a quick video call.

Continue

[I don't have a driver's license, state ID, passport, or passport card.](#)

# Sent Back To The IRS.gov Site



## AUTHORIZE THE INTERNAL REVENUE SERVICE

Before we send you back to **The Internal Revenue Service**, we need your permission to share your verified identity information.

Please note that only information obtained from the verification process will be shared.

---

The Internal Revenue Service will receive:

- ✓ First Name
- ✓ Last Name
- ✓ SSN
- ✓ Phone
- ✓ City
- ✓ Postal Code
- ✓ Middle Name
- ✓ Email
- ✓ Birth Date
- ✓ Street
- ✓ State

# Follow Instructions and Confirm Enrolling In IP Pin Program

The screenshot shows the IRS My Account portal. At the top, the IRS logo is on the left, and the user's name "MICHAEL L YUBLOSKY" is on the right, along with language and profile options. Below the header is a navigation bar with links for Account Home, Account Balance, Payments, Records and Status, Notices and Letters, Forms, and Authorizations. The main content area is titled "Your Profile" and includes sections for "Your Name" and "Address". A modal dialog box is overlaid on the page, titled "Confirm your enrollment in the IP PIN Program". The dialog contains text explaining that the IP PIN must be used for 2024, 2023, and 2022 tax returns, and provides an example. At the bottom of the dialog are "Cancel" and "Enroll now" buttons.

**IRS** MICHAEL L YUBLOSKY English Profile Help Logout

Account Home Account Balance Payments Records and Status Notices and Letters Forms Authorizations

Account Home / Your Profile

## Your Profile

### Your Name

Name changes must be made through the

**Full Name**

### Address

To change your mailing address, you can submit [Form 8822 \(PDF\)](#) by mail or get more information on [address changes](#).

**Mailing Address** 1350 DEVONSHIRE RD  
BUFFALO GROVE, IL 60089-1157

### Confirm your enrollment in the IP PIN Program

The IP PIN must be used when filing any federal tax returns during the current year (2024) including prior year returns.

(Example: It must be used if filing for tax year 2024, 2023, and 2022)

Cancel Enroll now

# Print and Save Document With IP PIN



[IRS.gov/account](https://www.irs.gov/account)

## Identity Protection PIN (IP PIN)

An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security Number or Individual Taxpayer Identification Number.

The IP PIN is known only to you and the IRS. It helps us verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

**Your assigned IP PIN is**



- An IP PIN is valid for one calendar year.
- This IP PIN must be used when filing any federal tax returns during the current year (2024), including prior year returns. (Ex. It must be used if filing for tax year 2023 and 2022)



Your ID PIN must be included in your IRS tax return to prevent someone else from filing a false return in your name.

Valid for one year filling (2024), or for filling 2022 and 2023

New ID PIN issued starting in January, 2025.

## Identity Theft - Reporting It If You Are A Victim

“Identity theft is when someone uses your personal information without your permission.

“They may open a credit card account, get a loan, or rent apartments in your name using your personal information.

“They also might access your bank or retirement accounts.

“You may not know that identity theft has happened until you see your credit report, are notified when trying to apply for credit, or get called by a debt collector.”



# Identity Theft Central - IRS



SEARCH | HELP | MENU

[Home](#) / [File](#) / [Individuals](#) / Identity Theft Central

## Identity theft central

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#)  
[Kreyòl ayisyen](#)

More In File



<https://www.irs.gov/identity-theft-central>

# Identity Theft Basics

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

Home

All about credit reports

Request yours now!

What to look for

Protect your identity

Frequently asked questions

Contact us



Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.

Request your free credit reports

→ Identity theft basics

## Protect your identity

→ Security freeze basics

### Identity theft basics

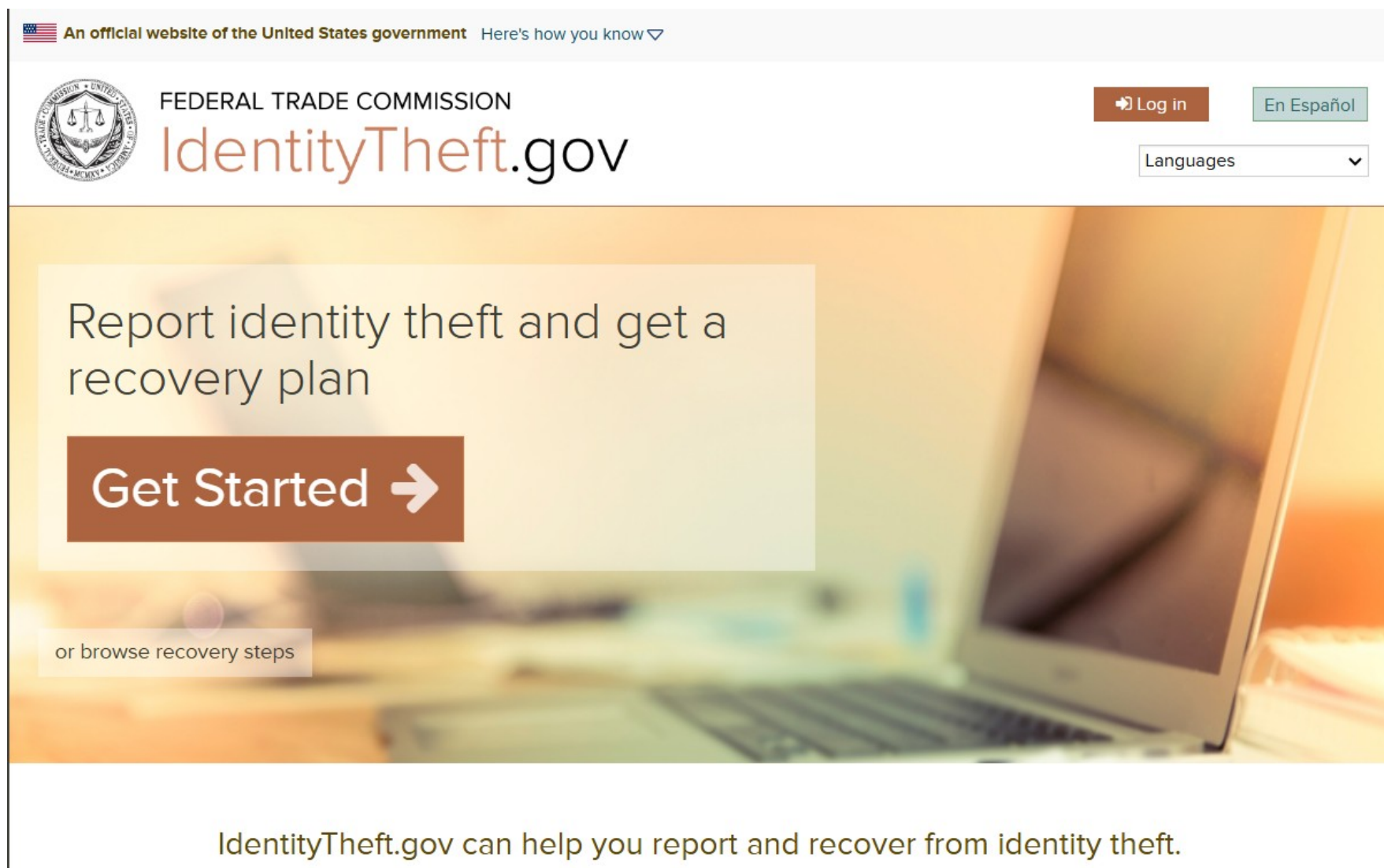
→ Data breach basics

### What is identity theft?

Identity theft is when someone uses your personal information without your permission. They may open a credit card

<https://www.annualcreditreport.com/protectYourIdentity.action>

# Report An Identity Theft or a Fraud to the Federal Trade Commission



The image shows a screenshot of the IdentityTheft.gov website. At the top left, there is a small American flag icon followed by the text "An official website of the United States government" and a link "Here's how you know" with a downward arrow. Below this is the Federal Trade Commission logo, which is a circular seal with a scale of justice in the center and the words "FEDERAL TRADE COMMISSION" around the perimeter. To the right of the logo is the text "FEDERAL TRADE COMMISSION" and "IdentityTheft.gov" in a large, orange-brown font. Further right, there are two buttons: a brown "Log in" button and a light blue "En Español" button. Below these is a "Languages" dropdown menu. The main content area features a large, semi-transparent white box with the text "Report identity theft and get a recovery plan" and a prominent brown "Get Started" button with a white right-pointing arrow. Below this box, there is a smaller white box with the text "or browse recovery steps". The background of the main content area is a blurred image of a laptop screen and keyboard. At the bottom of the page, there is a line of text: "IdentityTheft.gov can help you report and recover from identity theft."

An official website of the United States government [Here's how you know](#) ▾

FEDERAL TRADE COMMISSION  
**IdentityTheft.gov**

Log in En Español

Languages ▾

Report identity theft and get a  
recovery plan

**Get Started** →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

<https://www.identitytheft.gov/>

Complete the online FTC identity theft affidavit or call 1-877-438-4338.

Provide details about the theft and your personal information.

Receive a personalized recovery plan and an official Identity Theft Report.

Keep a copy of your completed affidavit for your records.

Contact companies where fraud occurred.

Report to law enforcement agencies.

# Checklist of Additional Things to Do

 An official website of the United States government [Here's how you know](#) ▾



FEDERAL TRADE COMMISSION

IdentityTheft.gov

[Log in](#)

[En Español](#)

Did you get a data breach notice? [Start here](#) →

## What To Do Right Away

[Print Checklist](#)

Are you dealing with tax, medical, or child identity theft? See: [Special forms of identity theft](#)

- + Step 1: Call the companies where you know fraud occurred.
- + Step 2: Place a fraud alert and get your credit reports.
- + Step 3: Report identity theft to the FTC.

IdentityTheft.gov can help you report and recover from identity theft.

<https://www.identitytheft.gov/Steps>

## Reporting to Local Law Enforcement

1. Gather necessary documents:
  - Copy of your official FTC Identity Theft Report
  - Government-issued photo ID
  - Proof of address (e.g., utility bill)
  - Evidence of the identity theft
2. Contact your local police department to file a report.
3. Provide the officer with as much information as possible about your situation.
4. Obtain a copy of the police report for your records.

## Additional Steps

1. Place a fraud alert on your credit report at one of the three nationwide agencies.
2. Order and review your credit reports for any suspicious activity.
3. Continue to monitor your credit reports and financial statements for any unusual activity.
4. Contact the IRS to prevent others from using your Social Security number to file a tax return to steal your refund. Or call 1-800-908-4490.

Child Identity Theft  
Why It Matters  
Steps To Help Prevent



## Social Security Numbers for (Grand)Children

SSNs are needed for parents to claim a child as a dependent on their income tax return.

Also to

- open a bank account
- buy savings bonds
- get medical coverage
- apply for government services

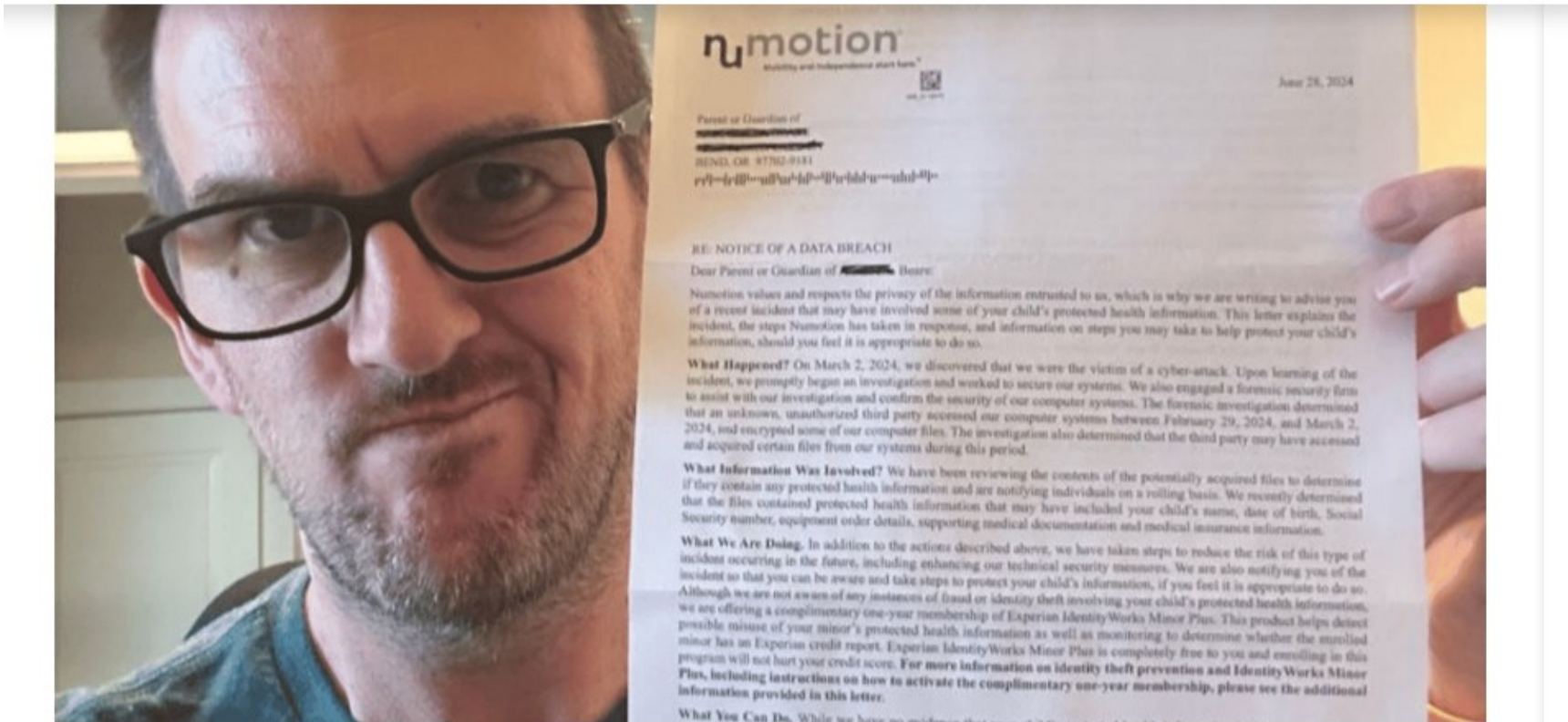
**<https://blog.ssa.gov/how-to-get-your-new-babys-social-security-number/>**

## Child Identity Theft

1. Children are attractive targets for identity thieves because their Social Security numbers are usually "clean" and don't show up in fraud databases.
2. The crime often goes undetected for years, allowing thieves to use the stolen identities and damage credit histories.
3. A child may face significant obstacles later in life due to negative credit histories, including difficulty obtaining credit cards or loans, getting a job, renting apartments, buying a home, etc.
4. The long-term consequences can be devastating.

Help safeguard a child's financial future and prevent the potentially severe repercussions of child identity theft.

1. A parent or legal guardian can place a credit freeze on the child's credit file.
2. Monitor for signs of potential identity theft, such as bills or credit card offers in the child's name.
3. Avoid sharing the child's personal information, especially their Social Security number.
4. Educate a child about the importance of protecting their personal information in person and online.



PERSONAL

# My child had her data stolen—here's how to protect your kids from identity theft

<https://www.malwarebytes.com/blog/personal/2024/08/my-child-had-her-data-stolen-heres-how-to-protect-your-kids-from-identity-theft>

# Thank You! Judy & Michael



**[WACtips@gmail.com](mailto:WACtips@gmail.com)**

708.762.3259

Appointment Calendar for Free 15-minute private Q&A session

**<https://www.picktime.com/WACITips>**



Group classes for senior living facilities, senior centers, senior groups, libraries and park districts as well as individual training. For more information please visit:

**<https://abncparties.com/>**