



**NPD Data Breach Rev. 02**

**Sept. 8, 2024**



To Tony S, Steve H, Ely, Dave T  
as well as AI (Artificial Intelligence)  
for their contributions.

**“If you weren’t  
before, now is the  
time to be extra  
vigilant.”**

**Tony S,  
Aug. 20, 2024**

# Notice

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## Notice cont.

The information contained herein is a guideline, it is not all-inclusive.

You should 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.

Many of the sites and organizations mentioned herein may attempt to sell you services or products.

- Some will inundate you with follow up emails as well.
- We can not recommend or vouch for any of the products or services.
- Please note that we do not make any commissions if you do make a purchase.

# Further

*We also have many more PDFs with tips and how-tos. See ‘List of Supplemental PDFs’ – page 91.*

*These are available on request (contact information is on last pages) or can be found on our WACI Mondays on Senior Planet folder “Privacy & Security” on Google Drive. <https://drive.google.com/drive/folders/1BIL-Tm2ul4CR0YErTI-ApPbBG8A51pRO>*

*Note: You do need a free Google account (not necessarily a Gmail account) to access the Google Drive.*

*Check back with us for updates or attend one of our classes on Senior Planet from AARP or other programs we offer.*

*Other Additions/Deletions from Rev. 01:*

*Added - Protecting The Deceased – page 81.*

*Both the ‘Privacy & Security’ and the ‘Identity Theft’ sections were expanded and are now separate PDFs.*

# Topics

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# Data Breaches

A data breach is when unauthorized individuals gain access to sensitive personal information, such as your name, address, Social Security number or financial details from companies or organizations that store this data.

Recent data breaches at major corporations, healthcare agencies, etc., pose a significant security risks to billions of individuals, especially older adults.

The consequences of these data breaches can include identity theft, scams, fraud, financial hardship as well as emotional distress.

**Seniors are prime targets following these data breaches.**

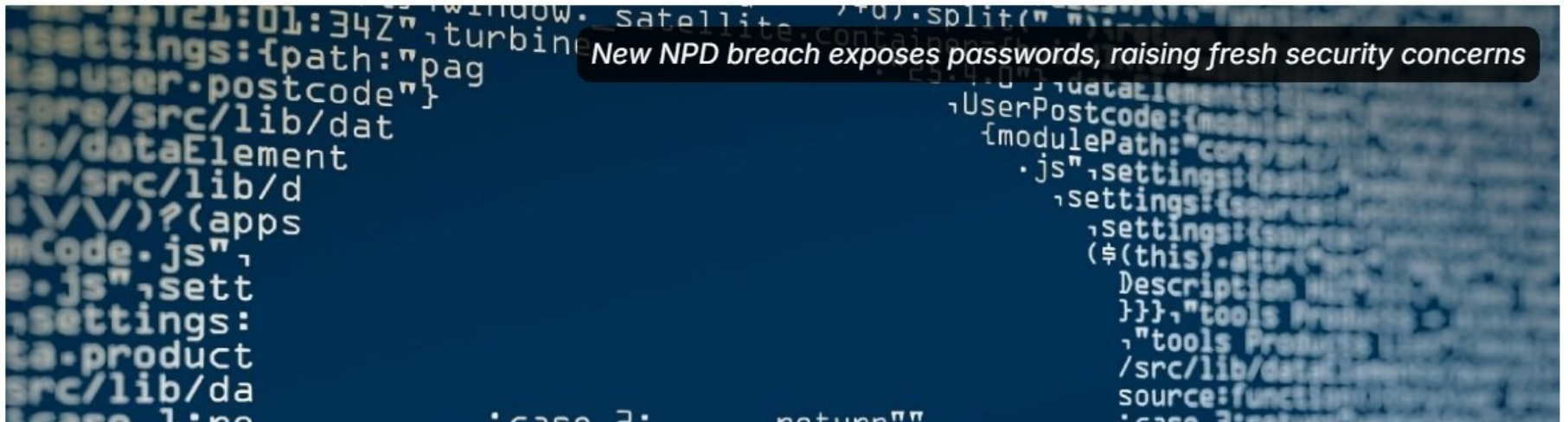
Therefore, it's crucial to IMMEDIATELY, and seriously, take security steps to protect your personal information, even if the steps seem inconvenient.



# A massive data leak that probably exposed all of your personal info is hugely worse than thought



Andrew Orr | Aug 20, 2024



<https://appleinsider.com/articles/24/08/20/a-massive-data-leak-that-probably-exposed-all-of-your-personal-info-is-hugely-worse-than-thought>

## National Public Data (NPD) Breach

One of the most significant data breaches in recent history, with far-reaching implications for most Americans.

Hackers stole nearly three billion records and they are now posted on the dark web.

This exposed sensitive personal information of hundreds of millions of American citizens, includes:

- Full names
- Dates of birth
- Addresses
- Cell phone numbers
- Social Security numbers (SSNs)

## Particularly Significant

1. The breach likely contains the Social Security number of almost every American citizen, young and old.
2. The records are openly available on the dark web, increasing the risk of widespread misuse.
3. The combination of personal information exposed makes it easier for criminals to commit various forms of identity theft, potentially affecting millions of Americans.
4. The effects of this breach could be felt for years to come since SSNs are difficult to change and are used for numerous important transactions.
5. This may lead to increased fraudulent activities.

## With YOUR Name and Personal Information An Identity Thief Could...

Commit Financial Fraud, Open Bank Accounts Or Drain Your Bank Accounts, Open Credit Card Accounts, Shop Online

Create Fake Ids Or Passports, Apply For Drivers License, Utility Or Phone Service

Apply For Government Benefits, File Fraudulent Income Tax Returns, Claim Refunds

But A Car, A Home Or Rent An Apartment, Take Out A Loan Or A Mortgage

Create Fake Social Media Accounts

Commit A Crime, Harass Or Stalk Someone

Regardless of whether your data has been leaked or not you can significantly reduce your risk of falling victim to identity theft or fraud as a result of this or any other data breach by taking precautions.

No single tool can guarantee your complete anonymity.

It's important to use a combination of privacy-enhancing tools and practices, depending on your specific needs and potential threat.

The more obstacles you put between you and a hacker, scammer or con-artist, the more likely they will seek a 'softer,' easier target.

You must also stay alert, as the effects of such a massive breach may be felt for years to come.

## Sites To Check Your Status

At least two websites have been established to help determine if your Social Security Number and other data were compromised in the breach.

[NPDBbreach.com](http://NPDBbreach.com)

[NPD.Pentester.com](http://NPD.Pentester.com)

Be sure to check

- All variations of your name  
I.E. Mike and Michael, etc.
- Maiden names
- Each state you've lived in

## Search the National Public Data Breach

Were you affected?

In April 2024 the hacking group USDoD claimed it had stolen 2.9 billion personal records from NationalPublicData.com, a company that specializes in collecting and aggregating public records.

These records have now surfaced on the dark web and researchers have confirmed that many of them are authentic. This data breach, one of the largest in history, has compromised sensitive personal information (including home addresses, phone numbers, and social security numbers) belonging to

<https://www.npdbreach.com/>

Scroll Down, Enter Data,  
Follow Instructions, Review Results

 First Name

 Last Name

 ZIP code

OR

 Social Security Number (SSN)

OR

 Phone Number

 SEARCH



Enter Data, Follow  
Instructions, Review Results

pentester.com

First Name (R)

Last Name (R)

Select State

Birth Year (R)

Search

Law Enforcement/PI Access



National Public Data

## NPD Breach Check

Concerned your social security number, date of birth and other sensitive information may be in the

<https://npd.pentester.com/>

# Sign Up For Alerts When Prompted

## Sign up for alerts related to the NationalPublicData.com data breach

If affected, you can fill out our form to provide your contact details. This information will be kept confidential and used exclusively for updates on potential actions that may be taken in response to the breach.

michael.yublosky@gmail.com [Switch account](#)



 Not shared

\* Indicates required question

**Full Name \***

Your answer

**Phone Number**

Your answer

**Email Address \***

Your answer



# Credit Freeze

A credit freeze prevents new accounts from being opened in your name without your authorization, even if a criminal has your personal information.

Credit freezes are free and can be lifted temporarily when you need to apply for credit. (Check with a potential lender as to which credit agency they use so you only unfreeze that one.)

Note: *“While credit freezes don't prevent all identity theft, they provide essential protection in a vulnerable data landscape.”*

Freeze your credit files on the top three nationwide credit agencies Equifax, Experian and TransUnion.

Note: *Reference to additional agencies where you can freeze credit are also included herein.*

## Steps to Take at Equifax, Experian and TransUnion

1. Set up an account
2. Freeze your account
3. Request a free credit report
4. Review and submit a dispute if you find any incorrect information
5. Set up a fraud alert (optional)
6. Regularly check your credit reports for any suspicious or unauthorized activity

# Equifax

## Set Up Account ONLY

**EQUIFAX**

Personal

Business

Support ▾



Products & Services

Learn

About Us

Q Search

Credit Offers & More

Credit Report Help

Log In

🏠 > Equifax Consumer Services Center

# Equifax Consumer Services Center

How can we help you today?

<https://www.equifax.com/personal/credit-report-services/>

## Four Step Process to Set Up Account:

1) register, 2) create account, 3) verify via cellphone and 4) confirmation

Requires Full SSN

*my***Equifax**<sup>™</sup>



**Thank you**

**Your account set up is complete**

**CONTINUE**

You only set up an account at this stage

You **MUST** place a freeze

It is not automatic

**Before you submit your request, here's what you need to know.**

- Placing a freeze is free.
- A freeze helps prevent access to your credit report, with certain exceptions.
- A freeze will be placed on your Equifax credit report only. To place a freeze on your Experian and TransUnion credit reports, you'll need to contact them directly.

---



**PLACE A FREEZE**



You've successfully **placed a security freeze** on your Equifax credit report.



# Experian

## Set Up Account ONLY

Consumer

Small Business

Business

About Experian

Consumer Support

Credit Advice

Global Sites



Credit ▾

Protection ▾

Money ▾

Credit Cards ▾

Loans ▾

Insurance ▾

Sign In



## Freeze your credit file for free

A security freeze, often known as a credit freeze, limits access to your Experian credit report—helping protect you against identity theft.

**Manage your freeze for free**

New to Experian? Sign up.

<https://www.experian.com/freeze/center.html>

## Three Step Process to Set Up Account:

1) Your information, 2) set up account and 3) verify via cellphone

Requires Full SSN



### Tell us about yourself

Legal first name

Legal last name

Current street address

Apt, unit

ZIP code

City

State

Have you lived at this address for 6 months or more?

Yes  No

You only set up an account at this stage

You MUST place a freeze

It is not automatic



Credit

Money

Protection

Credit Cards

Loans

Auto & Insur

## Security freeze

A consumer right accessible to everyone that can help keep your Experian credit file safe.

### Your file is frozen

Security freeze blocks most access to your Experian credit file, while still allowing you to view and monitor your credit.

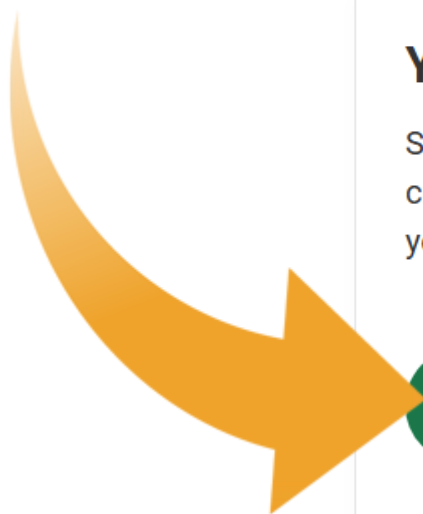


Unfrozen

Frozen

Schedule a thaw

[Notice of rights](#)



# TransUnion

## Set Up Account ONLY

PERSONAL

BUSINESS

SEARCH

UNITED STATES | US

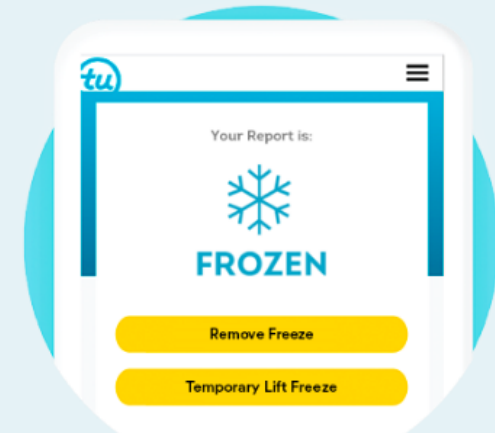


### Impacted by a recent data breach?

Visit our [What to Do After a Data Breach](#) page or consider [adding a freeze](#) or [fraud alert](#) to your credit report.

## Credit Freeze

A credit freeze, also known as a security freeze, is the best way to help prevent new accounts from being opened in your name. It's absolutely free to freeze, unfreeze and temporarily lift a freeze on your credit, and it won't affect your credit score.



### What You Need to Know:

The credit scores provided are based on the **VantageScore® 3.0 model**. Lenders use a variety of credit scores and are likely to use a credit score different from **VantageScore® 3.0** to assess your creditworthiness.

Subscription price is \$29.95 per month (plus tax where applicable). Cancel anytime.

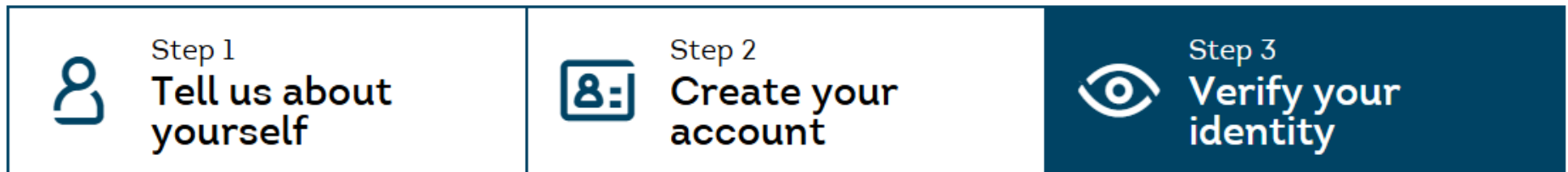
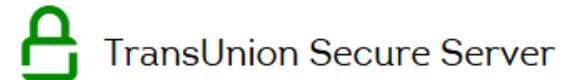
<https://www.transunion.com/credit-freeze>

## Three Step Process:

1) Your information, 2) create account and 3) verify via cellphone

Only requires last four digits of SSN

## Step 3 Verify your identity



You only set up an account at this stage

You **MUST** place a freeze

It is not automatic




# AVAILABLE




**ADD FREEZE**

[What is a credit freeze?](#)

 Freeze Added

Thank you for your request! A freeze is now in place on your TransUnion Credit Report. It will stay in place until you request its removal.

You have now:

 Prevented others from viewing your TransUnion credit report\*

You should get confirmation  
emails from all three  
agencies.



# ChexSystems (from Steve H) Additional Credit Agency You Might Consider

**ChexSystems**<sup>®</sup>

Disclosure Reports

Identity Theft

Security Freeze

Education

Dispute



Login

Register

Contact Us



SECURITY FREEZE → PLACE A SECURITY FREEZE

## Place a Security Freeze

If you choose to place a security freeze on your file, to assist you in managing access to your data, you will receive a unique Personal Identification Number (PIN) by mail or delivered to the ChexSystems Consumer Portal. It is important to keep your PIN secure and accessible. The PIN will be required to perform specific actions with regard to your security freeze, such as applying a temporary lift, removing or changing personal identifying information (for example, address, Social Security Number (SSN), etc.).

You must be 18 years of age or older to communicate with ChexSystems<sup>®</sup>. ChexSystems may access, store and use your identifying information to the extent permitted by law.

<https://www.chexsystems.com/security-freeze/place-freeze>

ChexSystems is a specialty consumer reporting agency that focuses on checking and savings account information.

It collects data on closed accounts, bounced checks, overdrawn accounts, and check ordering/cashing history.

Banks and credit unions use ChexSystems reports when reviewing applications for new accounts.


“A security freeze is designed to prevent approval of checking, savings, credit accounts, loans, or other services from being approved in your name without your consent.”

From Dave T:

Advisor > Banking

Advertiser Disclosure

# ChexSystems: Everything You Need To Know

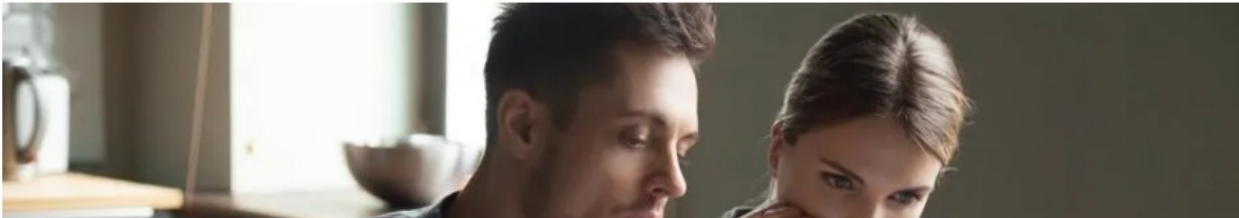
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Updated: Aug 6, 2020, 7:12pm

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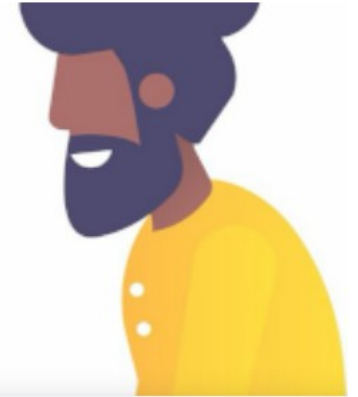


## Top Picks

- [Best CD Rates](#)
- [Best High-Yield Savings Accounts](#)
- [Best Online Banks](#)
- [Best Checking Accounts](#)
- [Best Money Market Accounts](#)
- [Best Budgeting Apps](#)
- [Best Credit Unions](#)
- Savings Accounts**
- [Best 5% Interest Savings Accounts](#)
- [Best Business Savings Accounts](#)

<https://www.forbes.com/advisor/banking/chexsystems-everything-you-need-to-know/>

# Advanced Resolution Services (from Ely) Additional Credit Agency You Might Consider



Welcome! Let's get started

## A message to our customers

We understand the challenges you are experiencing as a result of COVID-19 and are committed to helping you through this time of uncertainty.

[LEARN MORE](#)



### ADD SECURITY FREEZE

Adding a security freeze blocks access



### SUSPEND SECURITY FREEZE

Suspending a security freeze allows

<https://www.ars-consumeroffice.com/>

ARS collects information specifically about consumers' approved and declined bankcard applications.

It's a subsidiary of VISA Inc., which suggests it may have a more focused scope than the major credit bureaus.

It supplements the other freezes by covering a specific area of credit reporting related to bankcard applications.

## Get Your Free Credit Reports

The Federal Trade Commission (FTC) allows free credit reports from the three nationwide credit bureaus (Equifax, Experian and TransUnion) annually. These can detect and dispute inaccuracies early.

Read information about other ways to get free reports on the following page (FTC site).



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



FEDERAL TRADE COMMISSION  
CONSUMER ADVICE

[Home](#) / [Articles](#)

[Vea esta página en español](#)


Article

# Free Credit Reports

<https://consumer.ftc.gov/articles/free-credit-reports>

## How do I order my free annual credit reports?

The three nationwide credit bureaus — Equifax, Experian, and TransUnion — have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three credit bureaus individually. These are the only ways to order your free annual credit reports:

- visit [AnnualCreditReport.com](https://AnnualCreditReport.com)
- call 1-877-322-8228,  or
- complete the [Annual Credit Report Request Form](#) and mail it to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

**Only one website — [AnnualCreditReport.com](https://AnnualCreditReport.com) — is authorized to fill orders for the free annual credit reports you are entitled to by law.**



You can check your credit report from each of the three agencies once a week at AnnualCreditReport (information follows on next page).

*Note: We do not recommend using AnnualCreditReport! The information they request is quit lengthy. If you have already set up accounts at the three agencies, it's our opinion that you might be better served requesting reports individually.*

*This way you can also review and enter disputes if you find erroneous information.*

Regardless of the method you select:

- Print and Retain the Reports for Your Records
- Check for Accuracy
- File a Dispute if You Find Inaccurate Information
- Repeat if necessary

# AnnualCreditReport

Check your credit report from each once a week for free.



AnnualCreditReport.com

menu

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



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](#)

Spot identity theft early. Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

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

## Fraud Alerts (Optional)

Notices on credit reports that indicate potential fraud and help prevent unauthorized access to credit.

They are free and do not affect your credit rating.

You must only contact one of the three agencies since they are required to notify the other two.

There are different types of fraud alerts -

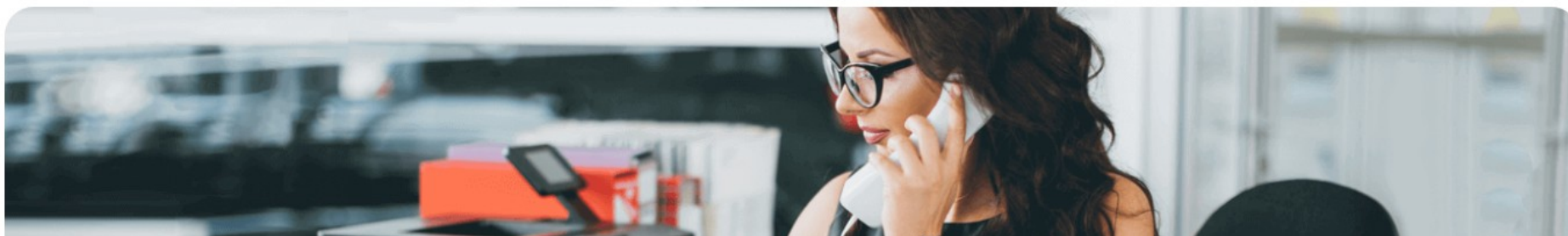
- initial fraud alerts (lasts one year)
- extended fraud alerts for (must prove) victims of identity theft and active duty (lasts seven years)
- alerts for military personnel (lasts one year)

Creditors must take extra steps to verify your identity before granting credit in your name.

IDENTITY THEFT

# 7 Things to Know About Fraud Alerts

Reading Time: 5 minutes



<https://www.equifax.com/personal/education/identity-theft/articles/-/learn/7-things-to-know-about-fraud-alerts/>

## You're Not Quite Finished

- A. Monitor your Social Security account information
- B. Lock Your Social Security Number – E-Verify (for Employers)
- C. E-Services and Direct Deposit Block
- D. Protect Against Tax Filing Fraud With The IRS - Get A Six-Digit PIN

## A. Monitor Your Social Security Account

The screenshot shows the top navigation bar of the Social Security Administration website. A yellow banner at the top contains a warning icon and the text "How to transition your Social Security account to Login.gov". Below this is the Social Security Administration logo and the text "Social Security". On the right side of the navigation bar, there are "SIGN IN" and "MENU" buttons. A large orange arrow points from the "Apply" section towards the "SIGN IN" button. The main content area is divided into two columns: "Prepare" and "Apply".

**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.

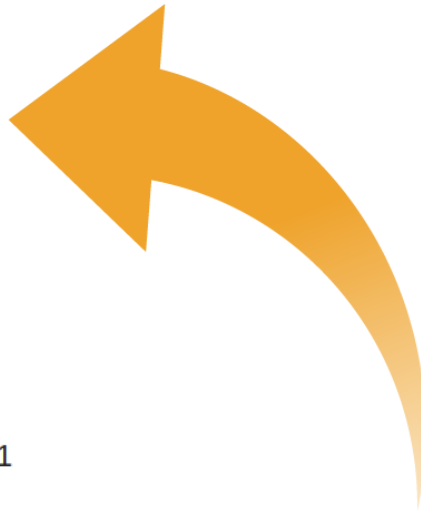
[Create an account with Login.gov](#)

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](#) ▾

 LOGIN.GOV

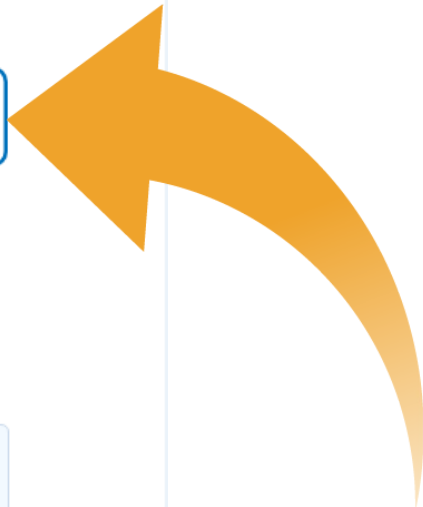
[Sign in](#) [Create an account](#)

**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](#)

## B. Why Lock Your Social Security Number Through E-Verify?

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 – *instructions follow*.
- Complete the identity verification process. (Needs a cellphone camera or webcam and valid 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

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Employers

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**Employees**

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

## 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.

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

# Good for One Year Will Get Notice To Renew



[Enroll](#) | [Login](#) | [Español](#)

[Employers](#) ▾ [Employees](#) ▾ [About E-Verify](#) ▾ [Key Links](#) ▾

[Home](#) > [What is the Self Lock feature?](#)

[Employers](#)

[Employees](#)

[About E-Verify](#)

[Key Links](#)

## What is the Self Lock feature?


Self Lock allows you to lock your Social Security number (SSN) to prevent it from being misused in E-Verify. When you lock your SSN, nobody else can use it in E-Verify, which helps protect you from employment-related identity theft. Self Lock is free and it lasts for 1 year. Thirty days before the lock expires, you will have the option to extend the lock. You can unlock your SSN through myE-Verify at any time. If you are applying for jobs, you should unlock your SSN in case your employer uses E-Verify.

What is the Self Lock feature?

Last Updated Date: 09/23/2014

<https://www.e-verify.gov/faq/self-lock/what-is-the-self-lock-feature>

# 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](#)

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.

## C. E-Services and Direct Deposit Block

## eServices block (SSA)

A security measure to prevent anyone (including you) from accessing or changing your Social Security information online or through automated telephone services.

This can be particularly useful if you suspect your Social Security information has been compromised.

### Steps:

1. Call the SSA's National 800 number at 1-800-772-1213. If you are deaf or hard of hearing, you can use the TTY number at 1-800-325-077812. (*Cannot do online.*)
2. Request the Block: Inform the representative that you want to block electronic access to your Social Security information.
3. Confirmation: Once the block is in place, any automated telephone and electronic access to your Social Security record will be restricted.
4. To unblock, contact the SA office.

## vs. Self Lock (E-Verify)

Self Lock prevents unauthorized use of your SSN in the E-Verify system, which is used by employers to verify employment eligibility.

You can set up Self Lock online through the myE-Verify portal. This involves creating an account, completing an identity proofing quiz, and setting up security questions.

This specifically blocks the use of your SSN in E-Verify, helping to prevent employment-related identity theft.

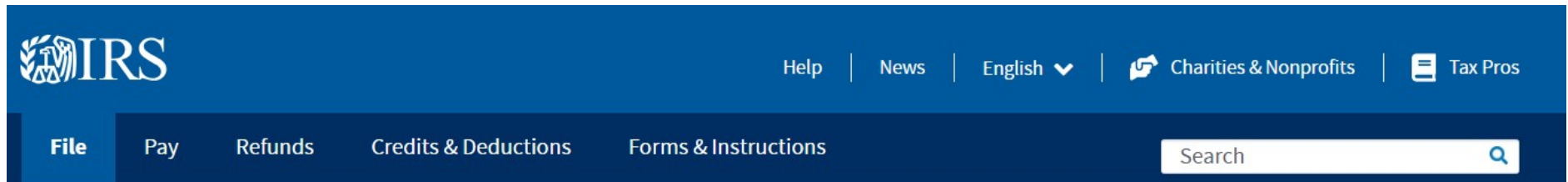
Duration: The lock lasts for one year and can be renewed.

## Direct Deposit Fraud Prevention (DDFP) block

Prevents anyone (including you) from enrolling in direct deposit or changing your address or direct deposit information through my Social Security or a financial institution (via auto-enrollment). This measure helps protect against unauthorized changes to your account

Call the SSA's National 800 number at 1-800-772-1213. If you are deaf or hard of hearing, you can use the TTY number at 1-800-325-077812. (*Cannot do online.*)

# D. Protect Against Tax Filing Fraud With The IRS - Get A Six-Digit 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](#)

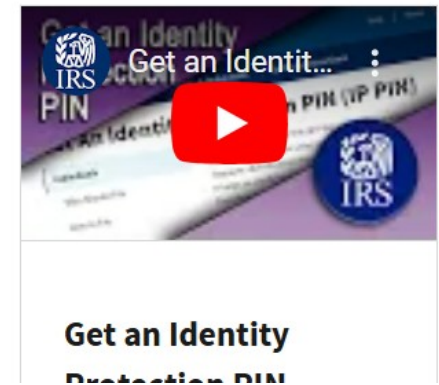
### Individuals

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.



# 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.

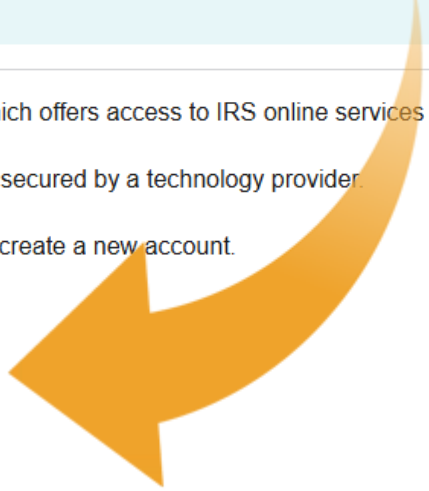
### Sign in with an existing account

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.](#)

# 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 "English" and "Profile" links. Below the header is a navigation bar with "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 open in the center, titled "Confirm your enrollment in the IP PIN Program". The dialog contains the following text: "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)". At the bottom of the dialog are two buttons: "Cancel" and "Enroll now".

**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.

Note: If filing jointly, both of you need separate IP-PINs.

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

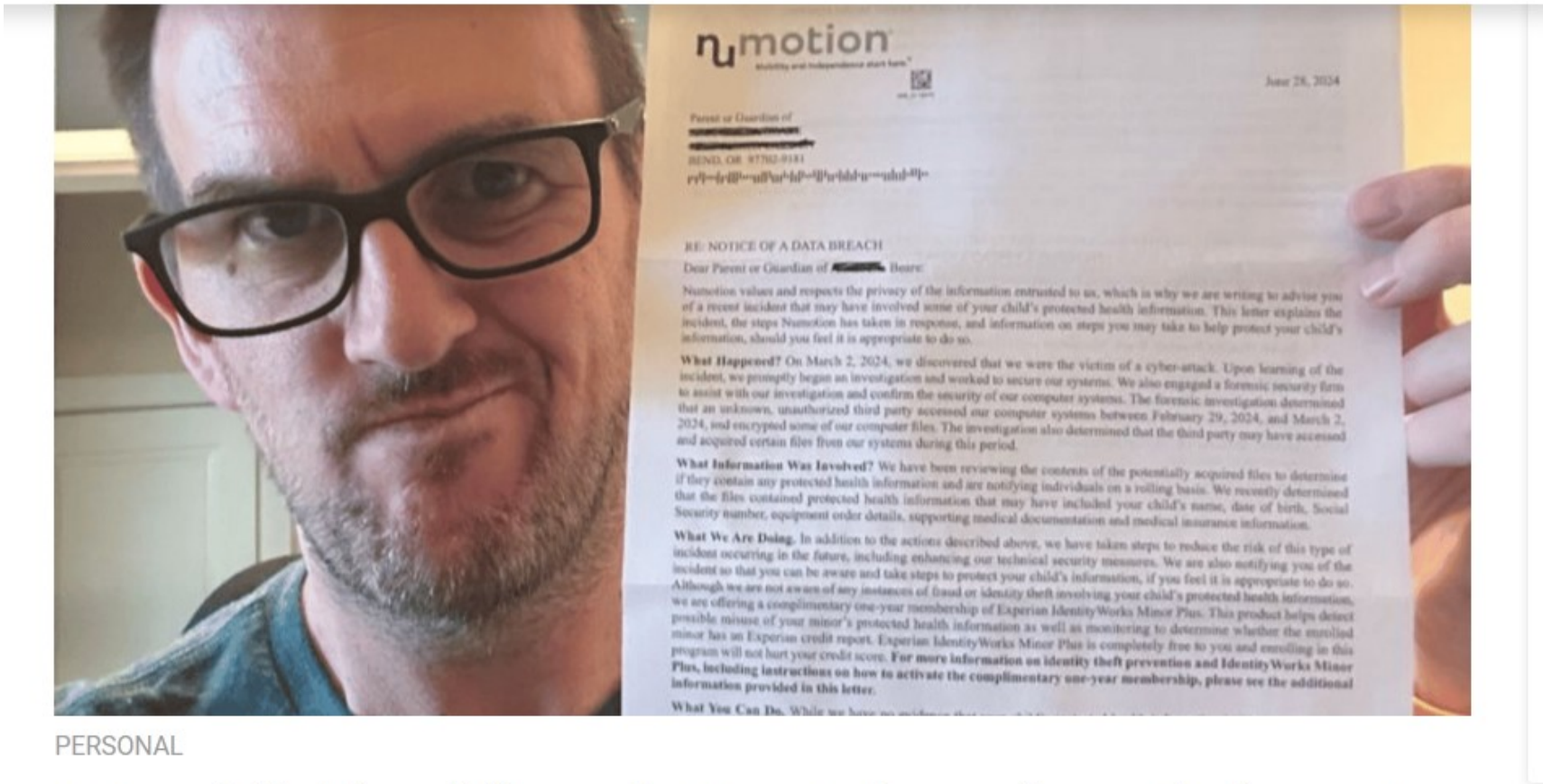
**<https://blog.ssa.gov/how-to-get-your-new-babys-social-security-number/>**

## 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>



# Protecting The Deceased

[Help](#)[News](#)[English](#) ▼[Charities & Nonprofits](#)[Tax Pros](#)[File](#)[Pay](#)[Refunds](#)[Credits & Deductions](#)[Forms & Instructions](#)

[Home](#) / [File](#) / [Individuals](#) / [Life events](#) / [Deceased person](#) / Deceased person identity theft

# Deceased person identity theft

## Individuals

[Who should file](#)[How to file](#)[When to file](#)[Where to file](#)[Amend return](#)[Your information](#)[Life events](#)

Follow these tips to reduce the risk of a deceased person from having their identity stolen:

- Send copies of the death certificate to each credit reporting bureau, asking them to put a “deceased alert” on the credit reports.
- Review the deceased taxpayer’s credit report for questionable credit card activity.
- Avoid putting too much information in an obituary, such as birth date, address, mother’s maiden name or other personal details that could be useful to identity thieves.

Find more information on the [identity theft](#) page or search “deceased” on [IDTheftCenter.org](#)

## Related

- [Deceased person](#)

<https://www.irs.gov/individuals/deceased-person-identity-theft>

# From Equifax



Consumer

Business

About ID Watchdog

**Education**

Support



## Ghosting: Help Better Protect Deceased Loved Ones from Identity Theft

Stealing the identity of someone who is deceased—sometimes called [ghosting](#)—can go on for months before the crime is detected. This may be because identity thieves know how to [take advantage of the time](#) between when a person dies and when government agencies or financial institutions are notified of the death. How can you better protect your loved ones from identity theft even after they pass away?

**Identity Theft of a Deceased Person**

<https://www.idwatchdog.com/education/deceased-family-member-identity-theft>

## Additional Resources

Ely Y (Supplied to her after a Data Breach):

Low-Income And Subprime Agencies Freezes

Clarity Services: [SECURITY FREEZE](https://consumers.clarityservices.com/idv?type=PLACE)

DataX: [SECURITY FREEZE](https://consumers.dataxld.com/consumerCreditFreeze)

FactorTrust: [SECURITY FREEZE](https://www.factortrust.com/Consumer/CreditFreeze/Landing.aspx)

MicroBilt: [SECURITY FREEZE](https://www.microbilt.com/consumer-affairs#:~:text=To%20request%20a%20security%20freeze,or%20call%20us%20toll%2Dfree)

Teletrack: [SECURITY FREEZE](https://consumers.teletrack.com/freeze/)

Supplementary Freezes

Innovis: [SECURITY FREEZE](https://www.innovis.com/securityFreeze/index)

SageStream, LLC: [SECURITY FREEZE](https://consumer.risk.lexisnexis.com/freeze)

Utilities Freezes

National Consumer Telecom & Utilities Exchange:

[SECURITY FREEZE](https://www.exchangeservicecenter.com/Freeze/#/)

# Experian Blog Article



Credit ▾

Protection ▾

Money ▾

Credit Cards ▾

Loans ▾

Insurance ▾

Sign In

 Categories

Advertiser Disclosure



Data Breach



## Here's What You Should Do After a Data Breach

April 8, 2024 • 5 min read



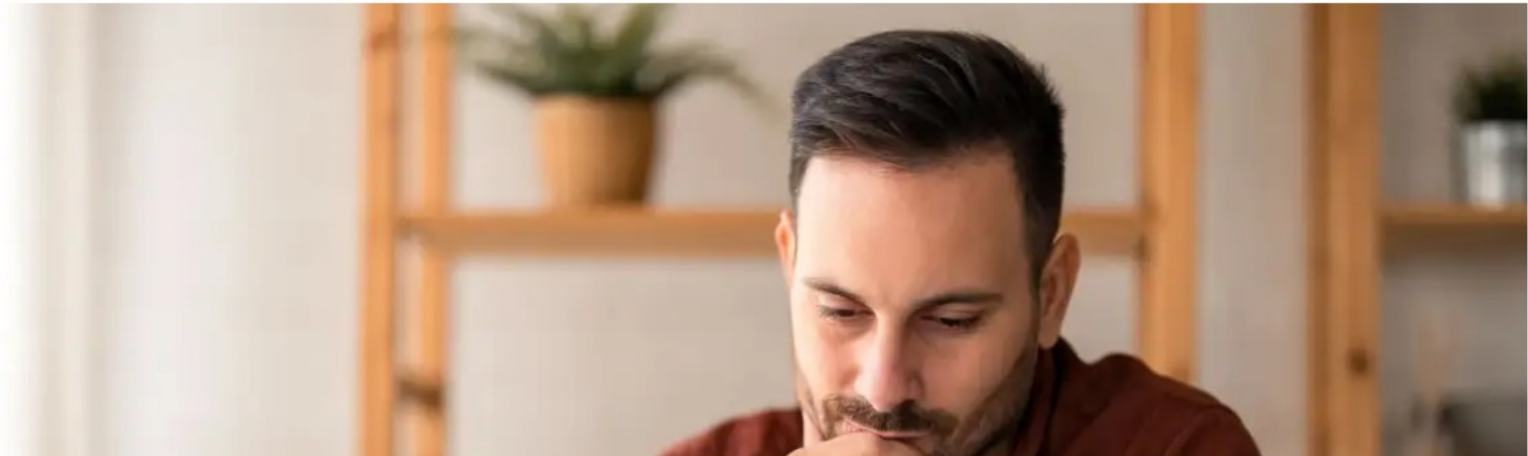
By Jim Akin

<https://www.experian.com/blogs/ask-experian/data-breach-five-things-to-do-after-your-information-has-been-stolen/>

# Should You Freeze Your Credit After Identity Theft?

By: Taína Cuevas | Editor: Marcela Otero Costa


Published: Aug 21, 2024 | 5 min read



<https://money.com/should-you-freeze-your-credit-after-identity-theft/>

# Consumer Financial Protection Bureau

A list of the three nationwide consumer reporting companies **and several other reporting companies that focus on creating consumer reports for certain industries.**

 An official website of the United States government



 Search

/ Credit Reports and Scores / Consumer Reporting Companies

Navigate this section



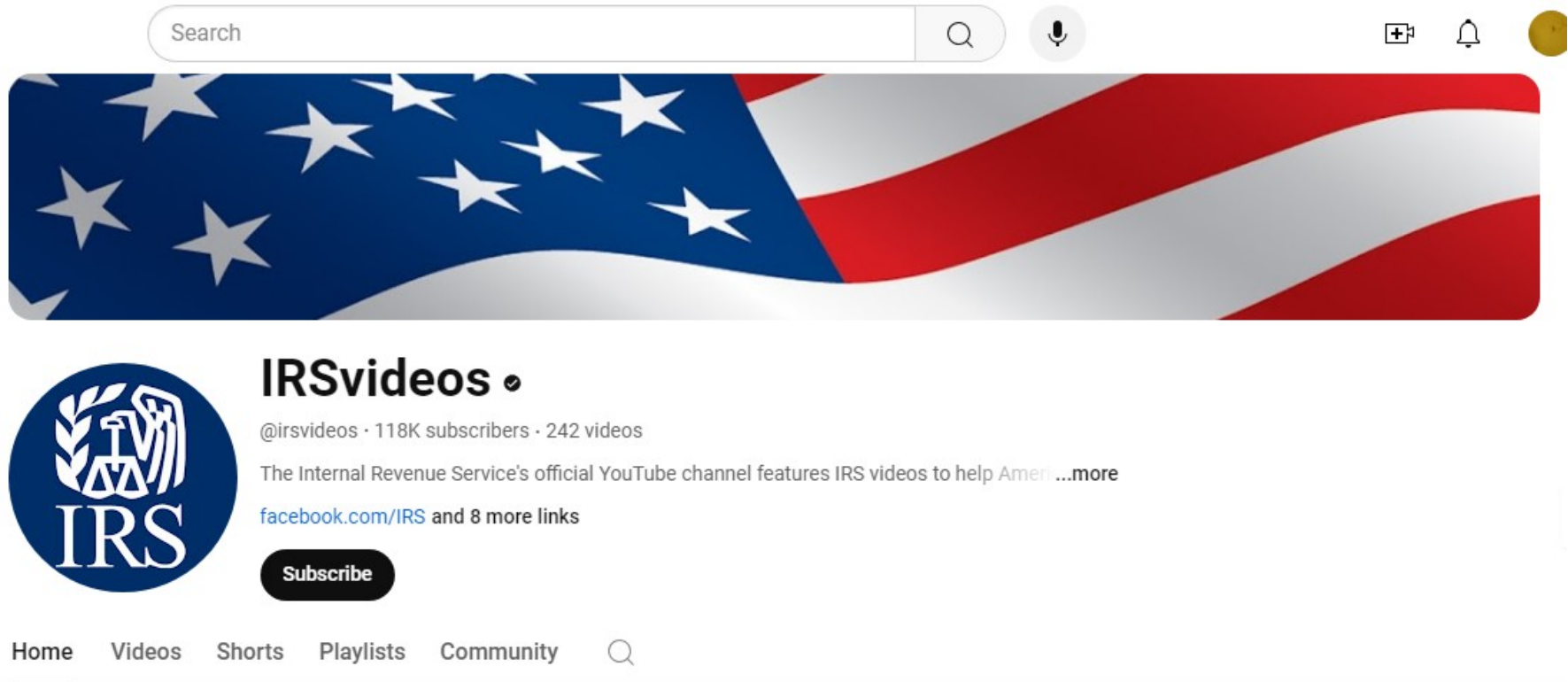
## List of consumer reporting companies



<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/>



# Informative IRS Videos on YouTube



Search

IRSvideos • 118K subscribers • 242 videos

The Internal Revenue Service's official YouTube channel features IRS videos to help Ameri...more

[facebook.com/IRS](https://facebook.com/IRS) and 8 more links

Subscribe

Home Videos Shorts Playlists Community



## Help for Taxpayers

41,101 views • 3 years ago

Learn about all the IRS resources available to help taxpayers. Visit <https://www.irs.gov>.

#IRS #TaxHelp #Taxes #TaxSeason #FilingSeason #TaxQuestions #freefile

<https://www.youtube.com/@irsvideos>

# Informative Videos on YouTube From Social Security Administration

The screenshot shows the YouTube channel page for the U.S. Social Security Administration. At the top, the search bar contains the text "social security administration". Below the search bar is a banner image with the text "Securing Your Today and Tomorrow". The channel name is "U.S. Social Security Administration" with a verified badge. Below the name, it says "@SocialSecurity · 54.6K subscribers · 128 videos". A description follows: "This is the official channel for the Social Security Administration. Follow along to watch or ...more ssa.gov and 11 more links". A "Subscribe" button is visible. The navigation bar at the bottom includes "Home", "Videos", "Live", and "Playlists".

social security administration

Securing Your  
Today and Tomorrow

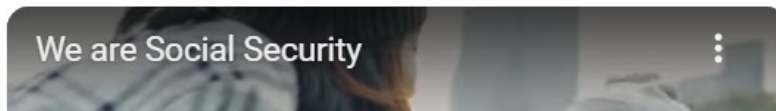
**U.S. Social Security Administration** ✓

@SocialSecurity · 54.6K subscribers · 128 videos

This is the official channel for the Social Security Administration. Follow along to watch or ...more  
[ssa.gov](https://www.ssa.gov) and 11 more links

Subscribe

Home Videos Live Playlists



We are Social Security

416 views · 2 days ago

<https://www.youtube.com/@SocialSecurity>

## Supplemental PDFs

Apps For Security Online (verify before you visit a site or download)

Force Your Browser or Cellphone to Use HTTPS (supplement IP Hack)

Get A Duck.com Private Email Address (to mask your email address)

ISP Hack by Chinese (see force HTTPS PDF)

NPD Data Breach - 8/22/24

NPD Data Breach Supplement to 8/22/24

NPD Data Breach Rev. 01 (combines and updates 8/22/24 documents)

Privacy & Security Tips while Online

Property Check – Recorder of Deeds (supplement NPD Data Breach)

Reporting Identity Theft (supplement NPD Data Breach)

Scams and Frauds - Resources to Learn More (government, national, etc., resources)

Security & Privacy Tips Following Massive (Jan., 2024) Data Leak

Terms of Service & Privacy Policy (Keywords and Terms Defined)

Verify Information on the Internet (check out information and images)

Windows Defender – Ransomware Protection (on your PC)

# 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/>**