



Identity theft is a growing concern in today's digital age where personal information can be stolen and misused by criminals. Identity theft occurs when someone uses your personal or financial details, like your bank account information, credit card details or any other personal information without your consent. The impact can range from unauthorized transactions to long-term damage to your credit and financial security.

How Does Identity Theft Happen?

Identity thieves use various methods to access your information, including:

- ❖ **Phishing Scams:** Fraudulent emails, calls, or messages designed to trick you into revealing sensitive details.
- ❖ **Data Breaches:** Cybercriminals hacking into databases to steal personal information.
- ❖ **Skimming Devices:** Hidden devices on ATMs or payment terminals that capture card details.
- ❖ **Social Engineering:** Manipulating people into sharing private information by offering fake information or false offers.

Steps to Protect Yourself

1. **Secure Your Online Accounts:** Use strong, unique passwords and enable two-factor authentication where possible.
2. **Monitor Financial Activity:** Regularly review your bank and credit card statements for suspicious transactions.
3. **Be Cautious with Personal Information:** Avoid sharing sensitive details unless absolutely necessary, especially online.
4. **Shred Sensitive Documents:** Dispose of old bills, bank statements, and documents containing personal data securely.
5. **Verify Communication Sources:** Double-check emails, texts, or calls claiming to be from banks or other institutions.

What to Do If You're a Victim of Identity Theft

Act quickly if you suspect your information has been compromised

- ❖ **Contact Your Bank or Credit Card Provider:** Report unauthorized transactions and secure your accounts.

- 🕒 **File a Report:** Notify your local law enforcement where possible
- 🕒 **Monitor Ongoing Activity:** Keep an eye on your credit reports for additional signs of misuse.

Why Awareness Matters

Identity theft can happen to anyone. By staying informed and vigilant, you can significantly reduce the risk. By understanding how it occurs and taking proactive steps, you can safeguard your financial health and personal information. Remember, prevention is the key to protecting your identity.



Stay alert, secure your data, and don't hesitate to act if you suspect a problem. Awareness is your most powerful tool in combating identity theft.

