

## **SECTION 9: SAFETY CHECKLIST**

### **Credit & Finances**

- Check your credit reports regularly at AnnualCreditReport.com
- Freeze your credit with all three major bureaus (Experian, Equifax, TransUnion) and consider Innovis & NCTUE
- Review your ChexSystems report and freeze it if possible
- Opt out of pre-approved credit offers at OptOutPrescreen.com
- Enable transaction alerts on credit/debit cards
- Use credit cards (not debit) for purchases when possible
- Monitor bank statements and property deeds for unusual activity

### **Payments & Transactions**

- Use gel ink pens for writing checks to prevent “check washing”
- Limit check use; prefer online banking with alerts enabled
- Deposit mail inside the Post Office, not in outdoor boxes
- Do not leave outgoing checks in your mailbox
- Favor mobile wallets or tap-to-pay over swiping cards
- Shred old or unused checks
- Only use P2P apps with people you know and trust
- Treat P2P payments like cash — once sent, it is difficult to get back

### **Online Accounts**

- Use strong, unique passwords or passphrases (16+ characters)
- Store logins in a password manager (not your browser)
- Enable MFA/2FA everywhere; use authenticator apps, not SMS codes
- Never share verification codes
- Add a PIN with your phone carrier to prevent SIM swaps

### **Devices & Updates**

- Keep antivirus software active and updated
- Turn on automatic Operating System and app updates
- Only download from official stores (App Store, Google Play)
- Review app permissions (camera, microphone, contacts)
- Regularly back up important files

## **Communication & Wi-Fi**

- Use encrypted apps (Signal, WhatsApp, iMessage) for sensitive info
- Never send personal information via SMS
- Silence unknown callers and enable spam filters
- It is okay to not answer calls or hang up
- Connect safely:
  - Good: Public Wi-Fi for low-risk browsing
  - Better: Mobile hotspot for personal logins
  - Best: VPN on public Wi-Fi

## **Other Protections**

- Other Protections:
  - Get an IRS IP PIN to prevent tax fraud
  - Sign up for county deed alerts
  - Monitor your Social Security benefits via SSA.gov
  - Sign up for USPS Informed Delivery
  - Verify charities before donating
  - Be cautious of door-to-door sales — never sign on the spot
  - It is okay to not answer the door or say no
  - Talk to a trusted person before making financial or tech decisions
  - Slow down and verify before acting