

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