

# CYBERSECURITY AWARENESS



## Prevent Identity Theft

Identity Theft is a criminal act in which your personal information is wrongfully obtained and then misused for fraudulent purposes, including:

- Gaining unauthorized access to your bank accounts
- Applying for loans and credit cards in your name
- Making unauthorized purchases using your credentials
- Engaging in tax fraud under your identity
- Filing for unemployment benefits fraudulently

### How to Detect Identity Theft:

- Continuously monitor your credit report
- Carefully review your bank and credit card statements for any suspicious activity
- Keep a vigilant eye on your credit score
- Watch for large numbers of online subscriptions being started in your name/email address
- More tips and resources at: <https://consumer.ftc.gov/features/money-matters-how-spot-avoid-and-report-scams>

### Steps to Follow if You Become a Victim of Identity Theft:

- Promptly close or freeze affected accounts to prevent unauthorized charges
- Reach out to the fraud department of the relevant company, agency, or institution where the fraudulent activity took place, explaining the theft of your identity
- Change the login information and passwords for your various accounts; enable Multi-Factor Authentication (MFA) if available
- Contact one of the three major credit bureaus to place a one-year fraud alert
- Obtain a copy of your credit report
- Report the incident of identity theft to the [Federal Trade Commission](#) (FTC)
- File a report with your local law enforcement agency



Please watch this short [video](#) to learn how much your identity is worth.

### Update Your Software

One of the easiest ways to keep your information secure is to update your software and apps. More details are available at [StaySafeOnline](#).



**Send suspicious messages to [phishing@amherst.edu](mailto:phishing@amherst.edu)**

If you have questions or want to learn more about cybersecurity and how to protect yourself, see our tips at [Protect the Herd from Cyber Attacks](#) or contact AskIT.