

TIPS FOR DEALING WITH THE OPM BREACH



If you work overseas, you may be a blackmail target to compromise your integrity for additional nation state espionage. Be on guard at all times.



Log in to all of your important accounts to change your username and passwords.



Check your credit report at www.annualcreditreport.com. Look for accounts or charges you don't recognize.



Take advantage of credit monitoring, identity theft insurance and recovery services by OPM.



Place a fraud alert on your credit reports. With a fraud alert, businesses must verify your identity before providing new credit.



Consider placing a credit freeze. With a credit freeze, no one can open a new account in your name (until you lift the freeze).



Next year, try to file your taxes early – before a scammer can. Once your Social Security number is exposed, a thief can use it to get your tax refund. Also, if you are retired or planning on retiring soon, go to www.ssa.gov and create your own secure account before hackers use your identity to get ahead of you on your future retirement and Social Security benefits.



Contact your bank or credit card company to cancel your card and request a new account number. If you have automatic payments, update them with your new account number.



Review your transactions regularly to make sure no one has misused the account.



If you discover that someone is misusing your information, you'll need to take additional steps, including [filing a complaint with the FTC](#).

www.IdentityTheft.gov walks you through those steps – because recovering from identity theft is easier with a plan.