# Protecting your personal information

**April 28, 2021** Council of Directors Division of Equity & Inclusion



## Sign up for Experian IdentityWorks

- UC is providing 1 year of service for free.
- Encourage family members listed as beneficiaries on your UC accounts to sign up. It is free for them as well.
- Experian will monitor the dark web for the specific accounts/personal info you enter.
- Even if you have identity theft/protection through another service it's still recommended you sign up with Experian.
- Experian includes insurance coverage in case of Identity Theft.

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### Experian IdentityWorks alerts

- You will receive email alerts when any of your monitored info is found on the dark web.
- Many of us received an alert about our Social Security numbers last week.
- Click on the alerts for specific details about the info found, the site/source, and recommended steps to take.

#### Compromised Social Security Number

A	Monitored Social Security Number:	***_**_	
	Found on:	04/13/2021	

#### Why am I receiving this?

Experian IdentityWorks monitors illegal internet sites on the dark web and notifies you if a match to your personal information is detected. Unfortunately, Your Social Security number (SSN) has been found on the dark web.

This does not mean you are a victim of identity theft. However, identity thieves can use your SSN in a variety of ways including to apply for credit in your name, file a fake tax return or obtain medical care. It can also be used to steal Social Security or unemployment benefits or provided to law enforcement in connection with a crime.

#### Additional Info

Details

First Name	KIM	Potential Site	UNIVERSITYOFCALIFORNIA.ED		
Last Name	STEINBACHER		U		
Country	US ***_**_	Records Found On	04/13/2021		
Social Security	~~~~	D.O.B.	D.O.B. FOUND		
Number		Found With	SOCIAL SECURITY NUMBER		

What should I do now?

- Review all three of your credit reports for new activity, if available. If you see something you do not recognize, that is an indicator of potential identity theft
- Continuously monitor your credit reports for activity



### Responding to the Social Security alerts

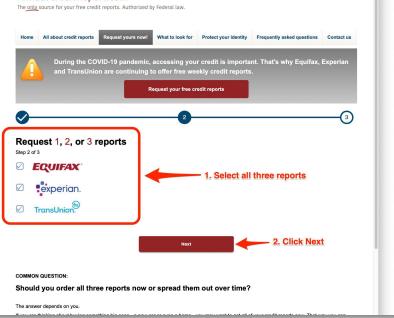
- Create a <u>mySocial Security account</u>. You are doing this to claim your Social Security number and prevent anyone else from creating an account in your name. Review your earnings on your Social Security Statement to ensure your information is correct. Note: if you have a freeze implemented on your credit, you need to lift it before creating a new mySocial Security account.
- Get your free credit reports from <u>annualcreditreport.com</u>. Normally you would check this annually (hence the website name). But the 3 credit bureaus have recently extended their COVID-19 allowance for free *weekly* reports through April 2022.
- Consider placing a fraud alert or a credit freeze with the credit bureaus. A credit freeze makes it harder for someone to open a new account in your name. If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone or any service that requires a credit check. You will need to unfreeze on each bureau. As of 2018 placing/removing credit freezes are free.



#### Reviewing your credit reports



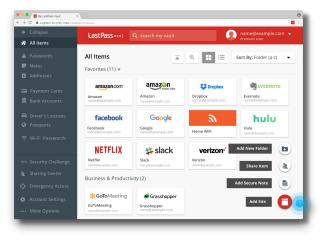
#### Annual Credit Report.com





### Additional steps

- Change your passwords. "Which ones?" you might ask. Start with websites containing critical information that was impacted by the UCOP cyberattack (Fidelity, direct deposit bank account, etc).
- Change passwords on any sites in which you have reused a password that might have been exposed in *any* data breach, not just this recent one.
- Password Managers (such as <u>LastPass Premium</u>) can help with the creation of more secure passwords and with managing so many credentials.



- Enable two-factor authentication on online accounts wherever possible.
- Consider changing your bank account number. This is a significant commitment as you will then have to update any account that uses your bank account for automatic payments, ACH transfers, direct deposit, etc.



### Fidelity-specific tips\*

- Set up access for your UC Retirement Savings Program account(s). On netbenefits, select "Register as a new user". Make sure to use a strong, unique username and password.
- Add or update your mobile phone number and email address by selecting "Personal & Contact Information".
- Sign up for 2-factor authentication at login.
- Sign up for eDelivery and monitor your account. Select "Preferences" and choose to receive your documents via email.
- Enable "MyVoice", Fidelity's voice recognition program. Call Fidelity Retirement Services at (866) 682-7787 to create your unique voiceprint, which will be used to authenticate you on future calls.
- Not mentioned in the email but also available: a "block" on withdrawals/transfers.

\* From 4/22/21 email. Subject: "Keep your University of California Retirement Savings Program account secure"



#### Resources

- UCOP: <u>Frequently asked questions about the Accellion data breach | UCnet</u> (Updated frequently. Includes the enrollment code needed for Experian monitoring.)
- UC Berkeley: Identity Theft Resources | Information Security Office
- The Federal Trade Commission has excellent tips to help with prevention of identity theft, as well as guidance if it does occur: <u>Identity Theft Recovery Steps</u> <u>IdentityTheft.gov</u>
- FTC: FAQ on credit freezes

