



ONGOING MONITORING



Keep a close eye on all your financial accounts. It's best to catch fraud as early as possible so that action can be taken immediately. This minimizes damage and makes resolution much easier.

Your checklist should include:

- PROMPTLY AND THOROUGHLY** review all financial statements or transaction confirmations received and quickly report discrepancies.
- LOG INTO YOUR ONLINE ACCOUNT(S) AT LEAST MONTHLY** and confirm no changes have been made to your profile or accounts.
- TAKE ADVANTAGE OF ACTIVITY ALERTS** and notifications offered by your financial institutions and credit card companies. These alerts can notify you of suspicious activity, large transactions, or changes to your account settings in real time. Report any suspicious or unauthorized activity immediately.
- CHECK YOUR CREDIT REPORT AT LEAST ONCE A YEAR** for any unauthorized accounts or suspicious activity.
 - You're entitled to one free credit report annually from each of the three major credit bureaus:
 - [TransUnion®](#)
 - [Experian®](#)
 - [Equifax®](#)
 - You should do this especially when you've been denied credit or been the victim of identity theft. Credit reporting companies are legally required to provide you with a free copy of your credit report, at your request, once every 12 months.