MY FINANCIAL EXPERT®

Identity Protection Toolkit

2026

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6 quick steps

To help safeguard your identity

Protecting your identity doesn't have to be complicated. These **six habits can help reduce your risk and keep your personal information safer**—whether you're online, on the go.

01

Lock down your logins

Use **Password Manager** to create and store strong, unique passwords for every account.

02

Treat public Wi-Fi as unsecured

When using Wi-Fi at coffee shops, airports, or hotels connect through **Secure VPN** before accessing any accounts.

03

Avoid malicious sites & ad tracking

For a secure online experience, use **Safe Browser** to get alerts if you visit an unsafe website and block unwanted ads.

04

Reduce your digital footprint

Limit how much personal information is available online. Use **Digital Identity Manager™** to help reduce your exposure.

05

Lock what you're not using

If you're not actively applying for credit, consider using **Experian CreditLock** to secure your Experian credit file.

06

Act fast on your alerts

Experian Credit Monitoring℠ and identity alerts work best when you respond quickly. Early response may help prevent fraud.

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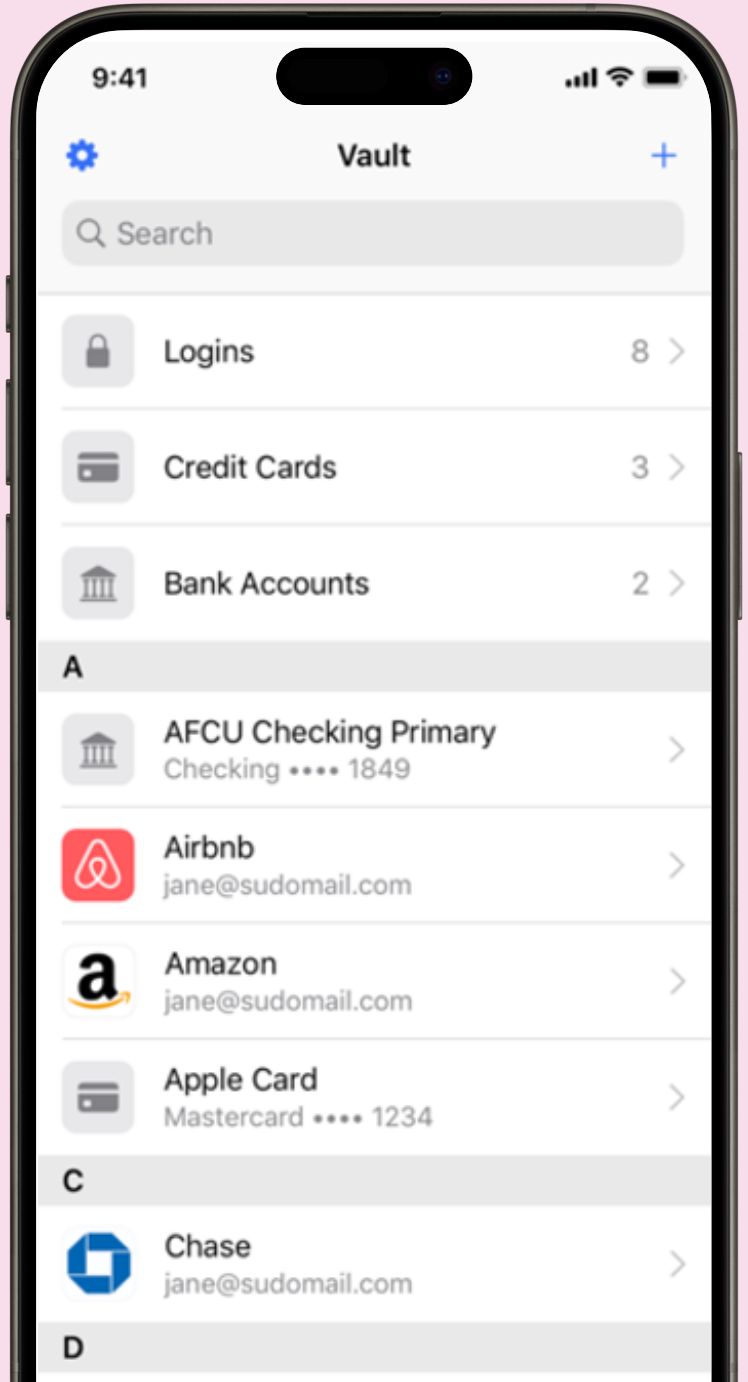
Password Manager

Leverage your trusted privacy tool to help keep your accounts secure

This advanced privacy tool can be used to help generate, store, and autofill passwords in an encrypted vault instead of memorizing or writing them down.

Available on iOS & Android app stores



Password best practices (overview)

1. **Use strong, unique passwords everywhere**

Create a different long passphrase (12–16+ characters) for every account—especially email, work, and financial logins. Reused passwords increase risk.

2. **Enable multi-factor authentication (MFA)**

Turn on MFA wherever possible to add protection even if a password is exposed.

3. **Secure your master password**

Make your Password Manager's master password especially strong and never reuse it—it protects all your other accounts.

4. **Watch for phishing**

Avoid suspicious links or pop-ups and use secure browsers and phishing protection tools to prevent credential theft.

5. **Change compromised passwords quickly**

If an account is flagged as exposed, update the password right away and make sure the new one is unique.

Common smishing scams to watch for

Learn to recognize & stop common fraud tactics

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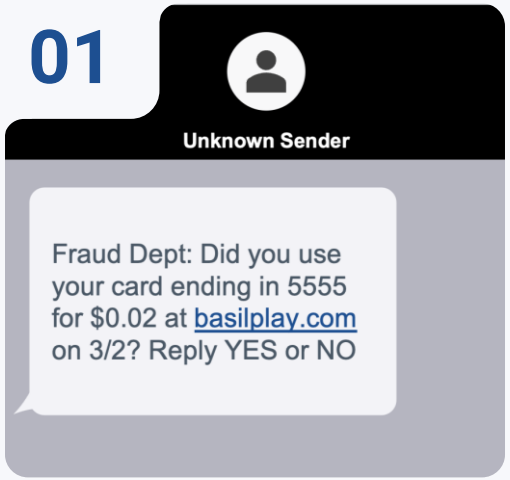
PAUSE BEFORE ACTING
Scammers create urgency to pressure quick decisions.

DON'T RESPOND
Delete texts from unknown or suspicious senders.

AVOID LINKS
They may lead to malware or fake websites.

SECURE YOUR DEVICE
Keep software updated to help block security threats.

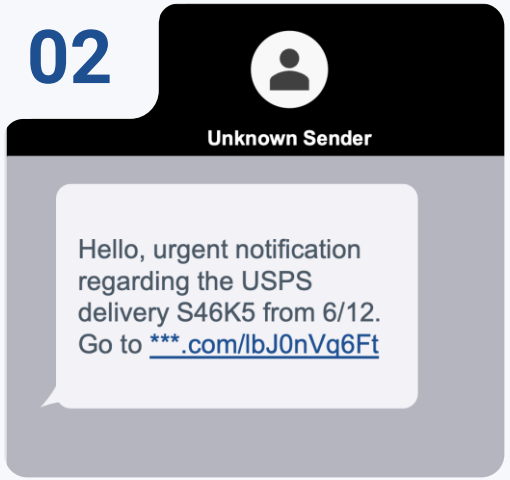
01



Bank impersonation

Messages that appear to be from your bank claiming suspicious activity or urgent account issues, prompting you to click a link or share personal information.

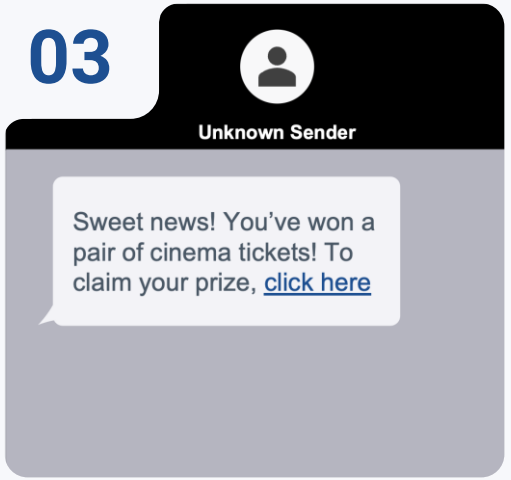
02



Delivery notification

Fake texts posing as shipping carriers saying a package is delayed or needs confirmation, luring you to malicious links or payment requests.

03



Fake prize or gift

Texts announcing you've won a prize, gift card, or reward, pressuring you to click a link, act quickly, or provide details or pay a small "fee" to claim it.

Identity theft victim assistance

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Consider these steps if you believe you're a victim of identity theft:

1

Review your credit reports & accounts

Reviewing copies of your latest credit reports from each of the three national credit bureaus (Experian®, TransUnion® and Equifax®) can help you spot attempts to open fraudulent credit accounts in your name.

2

File an identity theft report

If you confirm that a lender has received a credit application or issued a loan or credit to someone in your name, start by reporting identity theft on the Federal Trade Commission (FTC) website, IdentityTheft.gov.

3

Place fraud alerts or security freezes

You have the right to place a fraud alert or security freeze on your credit file. Both help protect you from potential future fraud, but they do so in different ways. Both services are free.

4

Dispute inaccurate information

If identity theft has affected your credit report, disputing erroneous information is your next step. Because your credit report is the basis for your credit score, inaccurate information could hurt your credit.

Contact My Financial Expert® Member Services: (855) 797-0052

To access a regulatory trained agent that can help assist you through nearly every step of the restoration process.

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