



## Looking Forward Our Way

[www.lookingforwardourway.com](http://www.lookingforwardourway.com)

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### GUEST CONTACT INFORMATION

Guest Names: Victor Russell, Operations Manager for Apprisen

Podcast Title: Defending Your Finances: Strategies Against Hacks and Scams

### APPRISEN CONTACT INFORMATION ~ BUILDING FINANCIAL HEALTH:

APPRISEN'S COLUMBUS LOCATION:

700 Taylor Road; Suite 190; Gahanna, OH 43230

614/333-0580 <https://www.apprisen.com/>

On the Apprisen website, you can locate information on other locations, as well as information on: Budgeting; Tackling Debt; Building and Protecting Your Credit; Buying a Home; and Saving for Life.

#### Tips:

- ◇ Be careful online; scams can critically impact an individual's credit history and income is lost. Slow down and question a caller or an online contact before you jump into their scam
- ◇ Do not respond to links you do not recognize – email, texts, phone calls, etc.
- ◇ Get your annual credit reports – utilize all three of the reporting agencies throughout the year.
- ◇ Ensure your devices are secure and you do not open them to fraud.
- ◇ Identify has been stolen: contact your financial institutions. Protect your savings and checking first, then credit cards, and your investment accounts. Contact Social Security, file a police report, and report the situation to the Ohio Attorney General's Office. What your assets such as your home that your deed is secure.
- ◇ Freeze your credit through all three agencies – Equifax, Experian, TransUnion.
- ◇ Clean your wallet – do not carry any identification that you are not required.
- ◇ Utilize a password manager program to better protect your online accounts. Have a "safe word" with family members before you get a scam call to help someone.
- ◇ Watch your online social media accounts – do not share too much!
- ◇ Be aware and watch for warning signs - read your mail, open bills, read the fine print. Watch credit card charges monthly; you may not have agreed to that subscription or charge.

### FINANCIAL RESOURCES AND OTHER ORGANIZATIONS THAT CAN ASSIST YOU:

Annual Credit Report (877-322-8228) [www.annualcreditreport.com](http://www.annualcreditreport.com)

Equifax <https://www.equifax.com/>

Experian <https://www.experian.com/>

TransUnion <https://www.transunion.com/?atvy=%7B%22261809%22%3A%22Experience+A%22%7D>

AARP Fraud Hotline <https://www.aarp.org/money/scams-fraud/helpline.html> 877/908-3360

Consumer Financial Protection Bureau <https://www.consumerfinance.gov/>

Federal Trade Commission (FTC) <https://www.ftc.gov/>

FDIC (insures deposits in banks) <https://www.fdic.gov>

National Credit Union Association (insures deposits in credit unions) <https://www.ncua.gov/>

Office of the Inspector General <https://oig.ssa.gov/>

Ohio Attorney General's Office [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)

Ohio AG/Consumer Tips & Identity Theft: <https://www.ohioattorneygeneral.gov/Media/Videos/Consumer-Tip-Watch-for-Identity-Theft>

Securities and Exchange Commission [www.sec.gov](http://www.sec.gov)

Social Security Administration [www.SSA.gov](http://www.SSA.gov) 800/772-1213