

using passwords with a combination of letters (upper and lowercase), numbers, and symbols.

- Request a free copy of your credit report from the three major credit-reporting agencies—Experian (experian.com, 888-397-3742); Equifax (equifax.com, 800-685-1111); and TransUnion (transunion.com, 800-888-4213). The Fair and Accurate Credit Transactions Act (FACT Act) requires each major credit bureau to provide one free credit report annually to consumers who request a copy (annualcreditreport.com, 877-322-8228).

If you've mistakenly taken the bait, call the company that's been spoofed right away. If you're quick to report, you could be able to stop an unauthorized person from using your password or account information to help you with credit and banking.

Sample



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Phishing: Don't Take the Bait

Sample



