



## Kev Paab Thaiv Koj Tej Nyaj Txag

Thaum tub saab xaav nyag koj tej nyaj txag, puab tso sab rua koj xwb. Tug tub saab tog kuas koj qha koj le social hab koj cov lej credit card rua nwg. Vim le nuav, koj muaj kev thaiv tub saab kuas xob paub koj tej ntawv tseem ceeb.

### **Identity theft yog dlaabtsi?**

Identity theft yog thaum tub saab nyag koj tej social hab lej credit card siv yuav khoom hab qheb credit card tshab siv koj lub npe.

### **Koj Le Social Security**

Qhov tseem ceeb heev yog koj xob nqaa koj dlaim ntawv social security nrug koj. Tsis taag le ntawd, xob siv koj tug social rua tej password tim bank los thaum yuav tsum muaj password.

### **Dlua Ntawv/Txav Ntawv**

Yuav ib lub tshuab dlua ntawv. Siv lub tshuab nuav dlua tej ntaub ntawv tseem ceeb kws koj tub saib taag lawm. Koj tej ntawv them credit card hab ntawv tuaj tim bank yuav tsum muab dlua. Ua le nuav txha le thaiv kuas tub saab xob pum koj tej ntawv tseem ceeb.

### **Saib Koj Le Mail**

Yog has tas tshaaj peb nub kws koj tsi nyob tsev, tsim nyog koj has rua tug kws xaa ntawv kuas nwg khaws koj le ntawv ca lossis nug saib koj tej kwvtij los phoojywgs tuaj paab khaws koj le mail rua koj thau koj tsi nyob. Thaum koj xaa nyaj moog them nqe, xaa ntawm tej chaw ruaj ntseg lossis xob xaa ntawm koj tsev moog. Yog koj xaaj yuav check tshab tim tsev khaws nyaj, moog nqaa tim lub chaw hov xwb; xob ca luas xaa tuaj tim tsev.

### **Xob Qha Lwm Tug Paub**

Muaj ntau zag kws tub saab hu tuaj rua koj hab nug koj tej social hab lej credit card. Cov tub saab dlaag koj tas puab hu ntawm koj lub tsev khaws nyaj los lub credit card company. Puab dlaag tas puab tshawb nrhav saib koj tej lej social, credit card, los koj lub account tim tsev khaws nyaj puas tseeb. Thaum puab nug le nuav, muaj ntau zag lwm tug ntseeg cov tub saab nuav lawm hab tub muab puab tej lej tseem ceeb rua cov tub saab. Cov tsev khaws nyaj hab laagluam tag tag yeej tsi nug koj saib koj tej lej tseem ceeb puas yog. Yog koj tsi yog tug hu rua puab, tsi xob muab koj le xuvxwm los tej yaam kws yog koj le rua puab.

### **Xob Txais Ntawv Credit Card Kws Pub Dlawb Rua Koj**

Yog koj tsis txhob txim yuav credit card, koj ua kuas puab xob xaa ntawv credit card pub dlawb tuaj tau. Yog tub saab nyag cov ntawv nuav, puab qheb ib dlaim credit card siv koj lub npe tau. Yog koj xaav rhu koj lub npe ntawm tej laagluam kws muag npe rua lwm tug,

huv xuvtooj rua **1-888-567-8668**. Yog koj muaj internet, moog rua [www.optoutprescreen.com](http://www.optoutprescreen.com).

**🔒 Saib Koj Tej Ntaub Ntawv Them Nuj Nge Hab Ntaub Ntawv Tuaj Xaa Tim Tsev Khaws Nyaj**

Yog tub saab siv koj lub npe yuav khoom, muaj ntau zag kws koj pum teeb meem ua ntej koj cov ntawv xaa ntawm tsev khaws nyaj tuaj. Qha koj lub bank yog muaj dlaabtsi txawv kws koj tsi tau yuav. Yog dlaim ntawv tim tsev khaws nyaj tuaj lig los tsi tuaj le, koj yuav tsum hu rua koj lub tsev khaws nyaj hab qha rua puab paub. Tej yaam nuav qha koj tas tej zag tub saab nyag koj le ntaub ntawv hab yuav siv koj lub npe yuav khoom.

**🔒 Saib Kev Ruaj Ntseg Ntawm “Internet”**

Yog koj nyam yuav khoom huv internet koj yuav tau muaj kev ruaj ntseg zoo nyob huv koj lub computer, xws le xaiv tug “password” kws txawv hab pub koj ib leeg paub xwb. Cov tuabneeg txawj ntse qha tas qhov zoo, thaum koj xaiv koj tug password siv 8 tug npe ntawv xyaw nrug lej, tsaj ntawv luj, ntawv miv uake. Thaum koj saib internet, txhob laam nas tej “pop-up ads” los qheb cov email kws koj tsi paub tug tuabneeg kws xaa tuaj. Tsawb saib koj lub “browser security” tsi kuas qeg dhlau hab rua kev ruaj ntseg ntawm koj lub website. Ntau zag yog koj pum “https” los yog ib lub cim “padlock” nyob huv qaab saab xis ntawm koj lub computer yog txhais tau tag qhov website hov ruaj ntseg.

**🔒 Nyeem Txujcai “Tsi Pub Qha Lwm Tug” (Privacy Statement)**

Nyob rua tam nuav laagluam tsig txug koj hab tej laagluam nyob puag ncig koj muaj ntau le ntau. Ua ntej koj yuav khoom huv internet, tseem ceeb koj siv sijhawm nyeem lub laagluam ntawd txujcai tsi pub qha lwm tug hab nyeem koj lub credit card company txuj cai tsi pub qha lwm tug. Ntau zag koj muaj cai xaiv tsi xob qha koj taag rua luas.

**🔒 Saib Dlaim Ntawv Qha Txug Koj Le Kev Siv Nyaj (Credit Report)**

Tseemfww qebsab txuj kevcai has kuas 3 lub koomhum kws qha txug siv nyaj le caag yuav tsum pub dlawb txhua xyoo ib dlaim ntawv qha txug kev siv nyaj rua tuabneeg kws xaav pum nwg dlaim. Cov credit report nuav muaj ntau yaam xuv qha txug koj le kev siv nyaj hab kev txais nyaj. Thaum koj saib koj dlaim credit report, koj paab koj tug kheej nrhav hab saib puas muaj identity theft. Yog koj pum credit card tshab los pum ib lub bank account tshab ntawm koj dlaim report, tej zag tub saab siv koj lub npe qheb cov nuav lawm. Koj thov tau credit report dlawb ntawm 3 lub koomhum xws le Equifax, Experian, hab TransUnion. Koj hu rua **1-877-322-8228** los yog koj muaj internet, koj moog rua [www.annualcreditreport.com/cra/index.jsp](http://www.annualcreditreport.com/cra/index.jsp). Koj muaj cai saib dlaim credit report dlawb 3 zag txhua xyoo yog koj hu txhua 4 hli ib zag ib lub.

Yog koj xaav paub ntxiv, hu tuaj rua Wisconsin Office of Privacy Protection ntawm 1-800-422-7128.