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| Be Proactive with an Annual Credit Check-UpInvestors can be targets for scammers, fraudsters, and identity thieves. Protect yourself by reviewing your credit reports at least once a year and immediately reporting any suspicious activity or unfamiliar accounts.You’ve worked hard to get to where you are financially, and you want to protect what you’ve earned, including large credit lines. So, take extra steps to keep your credit in shape to avoid unpleasant surprises and to ensure your assets are safeguarded. **You should protect your financial reputation.** Opportunities may regularly knock on your door, and your good credit standing might be the key to taking advantage of them. You should be rock-solid secure about your access to credit when you need it. But dishonest people or honest mistakes can sabotage your credit and drain your money just when you need it. **Due diligence starts with your credit reports.** You are entitled to a free report each year from the three major credit bureaus—Experian, Equifax, and TransUnion. You can order your reports from AnnualCreditReport.com, a federally authorized provider. Your task is to review each of these and to dispute any mistakes. Also, be alert to warning signs like surprise collection letters, returned checks, or calls from collection agencies. **Fraud can be devastating.** It’s one thing to find a mistaken charge, quite another to see unrecognized credit accounts with large balances. If you’ve been the victim of identity theft, you need to respond immediately and vigorously. This includes freezing your credit report and/or placing an extended fraud alert. These actions prevent fraudsters from establishing new accounts in your name.**Consider an identity protection service.** Identity protection services can provide an extra layer of defense against identity theft. Look for services that provide three-bureau credit monitoring, dark web monitoring, and identity theft insurance. If you’ve suffered hacked bank or brokerage accounts, immediately change your account numbers and passwords. If the worst occurs, consider engaging an identity repair service. **Optimize your use of credit.** If you have existing loans, can you save money by refinancing or consolidating them? Are you using premium credit cards that provide the most generous rewards? Call or email me today for a full review of your credit status. Let’s ensure that you’re making your credit work as hard as you do.

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