

20-Minute Fraud Shield

Simple steps that close the doors scammers use most. Each one takes about 20 minutes or less. Do one a week.

NAME	STARTED ON	HELPER (OPTIONAL)

1 Freeze your credit at all three bureaus

ABOUT 20 MIN TOTAL

A freeze is free and stops new credit from being opened in your name. You must place it at each bureau separately, and you lift it for a short time when you apply for new credit.^{1,2} Go to each site directly; do not use links from emails or texts.

Bureau	Official freeze page	Phone	Date frozen	Where I keep my PIN / login (location only)
Equifax	equifax.com/personal/credit-report-services/credit-freeze	888-298-0045		
Experian	experian.com/freeze/center.html	888-397-3742		
TransUnion	transunion.com/credit-freeze	800-916-8800		

Phone numbers checked on each bureau's official site, October 2026.^{3,4,5}

2 Turn on account alerts

ABOUT 10 MIN PER ACCOUNT

Log in to each bank, credit card, and investment account. Find Settings, Alerts, or Notifications. Turn on alerts for:¹

- | | |
|--|---|
| ☐ Any charge over an amount I choose (start with \$50 or \$100) | ☐ Any international charge |
| ☐ Any change to my address, phone, or email | ☐ A new payee or transfer added |
| ☐ A login from a new device | ☐ Old accounts I rarely use: logged in and checked |

Bank / card / investment company	Alerts on	Date	Notes
	☐		
	☐		
	☐		
	☐		
	☐		
	☐		

3 Name a trusted contact at each bank and brokerage

ABOUT 5 MIN PER CALL

The firm can call this person if it cannot reach you or is worried about possible fraud. A trusted contact has **no authority** to make transactions or decisions and is not a power of attorney.^{6,7} Pick someone who does not already control your money.⁶

Bank or brokerage	Trusted contact named	Date set up

Have a financial power of attorney? A broad POA is powerful in the wrong hands. Ask an attorney whether yours should limit gifts, require a second person to be told about large transactions, and spell out record keeping. These protect you and your agent.¹

Your code word, the slow-down rule, and what to do if it happens

4 Set a family code word

ABOUT 5 MIN

- ☐ I picked a code word with my closest people. It is not a pet's name, a birthday, or anything on social media.¹
- ☐ If a caller sounds like someone I love and asks for money, I ask for the code word. No word, no money: I hang up and call them back on the number I already have.¹
- ☐ I did **not** write the code word on this sheet or in my phone notes.

5 Learn the slow-down rule

1 MIN TO LEARN, A LIFETIME TO USE

NO MONEY MOVES THE SAME DAY ON AN UNEXPECTED CALL, TEXT, OR EMAIL.

- Hang up. Call back using a number **you** look up: the back of your card, a statement, or the official website.¹
- Talk to a second person before any money moves. Let at least 24 hours pass.¹
- Urgency plus secrecy ("act now," "don't tell anyone") is the warning sign. Real agencies send letters and give you time.¹
- Anyone asking for payment by gift card, wire transfer, or cryptocurrency is a scammer.¹

TRU-TIP • If it is real, it will still be real tomorrow

Scams run on urgency because urgency stops the two things that beat fraud: checking, and a second opinion. A real bank, the IRS, Social Security, or Medicare will wait while you call back. If the emergency disappears when you slow down, it was never real.¹

6 Twice-a-year 20-minute review

JANUARY AND JULY

- ☐ Checked each account's recent activity¹
- ☐ Checked my free credit reports at AnnualCreditReport.com¹
- ☐ Confirmed my phone, email, and address on each account¹
- ☐ Confirmed my trusted contacts and POA agent are still right¹

7 If something already happened: report it

- ☐ Called my bank or card company right away, using the number on my card
- ☐ Reported to the FTC: **ReportFraud.ftc.gov**⁸
- ☐ Online scam: reported to the FBI at **ic3.gov**⁹
- ☐ Filed a report with my local police
- ☐ Age 60+: called the **National Elder Fraud Hotline, 1-833-372-8311** (Mon–Fri, 10 a.m.–6 p.m. ET)¹⁰
- ☐ Froze my credit, if I had not already (Step 1)

Date	Who I contacted	What they said / next step	Report or case number

TRU-TIP • Shame protects the scammer

These schemes are built by professionals to fool smart, careful people. Reporting creates a record, can start an investigation, and protects the next person. Real agencies and hotlines will never ask you to pay to get your money back.^{1,10}

Want to go further? *Aging Alone* by Chuck Kinney covers fraud and money protection in depth, and the SynquUp™ Emergency Life Binder's Financial and Digital sections keep your plan in one place. Free tools: chuckkinney.com/free