

An estimated 2.5 million deceased individuals are victims of identity fraud annually. The period immediately after death is especially vulnerable because there is a gap between the death and when government agencies and financial institutions are notified.

6.1 -- Pre-Planning to Reduce Risk

Minimize personal information in any future obituary (avoid full birthdate, maiden name, address)

Set up credit monitoring or freeze your credit proactively

Shred physical documents with sensitive information

Be aware that genealogy sites, voter databases, and social media provide info thieves use

Consider opting out of data broker sites (services like DeleteMe can help)

Credit freeze status and monitoring service:

6.2 -- Instructions for Your Executor

Leave a note for your executor with these steps so they know what to do quickly:

Critical warning about financial accounts: Before notifying any bank or financial institution of a death, first determine whether the surviving spouse or partner is a joint account holder. Notifying a bank that an account holder has died can trigger an immediate freeze on the account. If the surviving spouse is not listed on the account, they may lose access to funds until probate is completed, which can take months. Consult an estate attorney before contacting financial institutions about solely-held accounts.

Notify Social Security Administration (1-800-772-1213) as soon as possible

Send death certificate copies to all three credit bureaus; request 'deceased' alert and freeze

Notify the IRS (to prevent fraudulent tax returns)

Cancel the deceased's driver's license with the DMV

Determine joint vs. sole account status for every financial account BEFORE notifying the institution

For joint accounts: notify the bank to remove the deceased and update account ownership

For sole accounts: consult an estate attorney before contacting the institution

Monitor credit reports for at least 12 months for new activity

Forward or stop physical mail (thieves monitor mailboxes of the deceased)

Be cautious of 'bereavement scams' from people using obituary details

Credit Bureau Addresses

Equifax: P.O. Box 105139, Atlanta, GA 30348

Experian: P.O. Box 4500, Allen, TX 75013

TransUnion: P.O. Box 2000, Chester, PA 19016

Identity protection notes: