Hi, just a reminder that you're receiving this email because you have expressed an interest in University of Maryland Extension, Prince George's County. Don't forget to add kdyson1@umd.edu to your address book so we'll be sure to land in your inbox!

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#### UNIVERSITY OF MARYLAND / FEARLESS IDEAS





Prince George's County

August 2020

# **Your Monthly News & Updates**



#### Greetings!

You are perhaps aware that Prince George's County government is still not open to the public, and many employees continue to telework, including those of us in UMD Extension. We want you to know that we are still on the job, responding to emails, offering some virtual classes and making calls if you send us an email with a phone number. We hope to be open soon so that we can continue our efforts to provide "Solitions in your COmmunity" and also to individuals.

Please stay safe and stay in touch.

Best,

Karrelleggon

Karol W. Dyson Capitol Area Extension Director University of Maryland Extension







@UMEPGC

## **Protect Your Identity**

Identity Theft is a common problem throughout the world, even more so during this unprecedented time of COVID-19. Identity theft is when someone uses your personally identifying information without your permission or your knowledge to obtain credit cards, phone services, loans and mortgages, obtain employment, and commit other fraudulent acts all in your name. We're all vulnerable to becoming a victim of identity theft regardless of our background, our job, or our financial status. It is more important than ever to safeguard yourself so it doesn't happen to you.



Here are some simple tips and resources that can improve the security of your identity.

#### **Start Today!**

- Routinely monitor your credit report and other financial statements. During these times of COVID-19, accessing your credit is more important than ever. Equifax, Experian, and TransUnion are now offering *free weekly* online reports through April, 2021. To obtain a free credit report, go to: <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>
- Keep your ID in a safe place
- Never leave your purse or wallet unattended
- Limit the number of credit cards you have and cancel any inactive cards
- Write "request photo ID" on the back of credit cards
- Use a paper cross shredder
- Never provide personal information over the phone
- Protect your personal data. Use a locked mailbox and collect your mail daily
- Use direct deposit
- Routinely change passwords. Don't use your mother's maiden name!
- Memorize your passwords and PINS
- Protect your PIN
- Keep account numbers, expiration dates and telephone numbers of customer service for your credit cards and bank accounts in order to contact them immediately if cards are lost or stolen
- Never throw pre-approved credit card offers, credit card receipts, or utility bills in the trash before shredding them

Unfortunately, none of these steps are guaranteed to prevent identity theft, but you can make it more difficult for someone to steal your identity...so take control.

If you suspect you may be a victim of identity theft, get help immediately. Contact the credit bureaus and request a fraud alert. Initial alert is good for 12 months.

- They will take steps to verify the information surrounding the suspicious activity.
- If a victim of ID theft/fraud, an extended fraud alert is good for 7 years (must provide police report or FTC ID Theft Report).
- File a report with the police
- File a report with the Federal Trade Commission (FTC)



Patricia Maynard FCS Educator-Financial Wellness

### **Agriculture & Natural Resources**

Interested in agriculture? There are many agriculture resources available online through the Anne Arundel County Extension.

Agriculture Newsletters

https://extension.umd.edu/anne-arundel-county/agriculture/agnr-newsletters

Agriculture Bulletins <a href="https://extension.umd.edu/anne-arundel-county/agriculture/agriculture-bulletins">https://extension.umd.edu/anne-arundel-county/agriculture/agriculture-bulletins</a>

Agriculture Slide Series

https://extension.umd.edu/anne-arundel-county/agriculture/agnr-slide-presentations

Agriculture Calendar of Events

https://extension.umd.edu/anne-arundel-county/agriculture/agriculture-calendar-events

For more information, please contact Dave Myers (myersrd@umd.edu), Extension Educator, AGNR.

#### **Did You Know**



Did you know...University of Maryland Extension will be hosting monthly webinars on various water quality related topics? Join them on September 16, 2020 for the next installment of the webinar series. For registration and more information, please click here.

**Did you know...Gardening information is available during this pandemic?** The International Association of Horticultural Producers (AIPH) has published information on "How

gardening will keep you well during the coronavirus pandemic." For more information, <u>please see the datasheet</u>.

**Did you know...You can visit the U.S. Botanical Garden virtually?** Visit <u>usbg.gov</u> to view virtual tours, online cooking demonstrations, music concerts, yoga classes, and more! In addition, there are activities for kids and families as well as resources for gardening in the Mid-Atlantic region.

Did you know...The Consumer Financial Protection Bureau (CFPB) is working with the @FHFA and @HUDgov to assist homeowners and renters during COVID-19? Visit the new unified Mortgage and Housing Assistance site for the latest information on how to get help.





Did you know...The Food Equity

Council has Food Resources for Food Assistance? For more information click here.

Did you know...Our EFNEP team has some useful resources during this time? Check out their site for more information.



Visit Fresh. Local. Fun. PGC for more information about farms, food events, and farmers markets in gorgeous Prince George's! Minutes from the Nation's Capitol, Prince George's County offers a variety of food and farming events every month!





# UNIVERSITY OF

This newsletter is brought to you by University of Maryland Extension, Prince George's County. University of Maryland Extension (UME) is a statewide non-formal education system funded by federal, state, and local governments within the University of Maryland - College Park and the University of Maryland - Eastern Shore. Our mission is to support Maryland's agricultural industry; protect its valuable natural resources; enhance the well-being of families and individuals, both young and old; and foster the development of strong, stable communities. The Prince George's County office, partially

supported by the Maryland-National Capital Park and Planning Commission, serves the community from two locations including the main Extension office in Clinton and the Center for Educational Partnership in Riverdale.

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