September 2026 - SIM Swapping -- How Criminals Steal Your Phone Number and More

Scammers are getting more intelligent with every passing day. Now they can even steal your phone number and personal information stored on your phone. They do this by taking control of your SIM card.

A SIM card is the small chip that connects your phone to your carrier's network. Once the scammer has control of your number, **they** receive your calls and texts.

Now they can:

- **Reset passwords** for your email, bank, and social media accounts.
- **Intercept security codes** sent by text to approve fraudulent logins.
- **Drain bank accounts** and authorize money transfers.
- **Access cryptocurrency wallets**, a common and high-value target.
- **Lock you out** of your own accounts by changing recovery details.
- **Impersonate you** to scam your friends, family, or contacts.

How does this happen? So much of our personal information is now available online that they can impersonate you when they call your phone carrier and request your number be switched to a new phone that the scammer controls

Fortunately, most phone carriers are aware of this problem, and have built in various ways to counter a scammer's attempt to steal your SIM.

To protect yourself do this:

- **Verizon customers:** Log in to your account, select Account at the top of the screen. On the Account page, click Account overview. Next, select Profile and settings. Under the Security section on the left, click the link for SIM Protection. Turn on SIM Protection for each line in your plan, and then click the Save Changes button.

- **T-Mobile:** Log in to your T-Mobile account. Click the My T-Mobile button at the upper left and select My Profile. On your profile page, select SIM Protection. Turn on the switch for your number and any other lines you wish to protect. Check the box for "I agree to these conditions," and then click Save Changes.

- **AT&T:** They call it Wireless Account Lock. You will need to use their mobile app for this. Tap the person icon at the upper right. Swipe down the screen and tap the setting for Wireless Account Lock. To confirm your action, swipe across your

phone in the highlighted area. A message notifies you that your account has been locked.

- **Xfinity Mobile:** They automatically have SIM Swapping protection enabled.

Source: ZDNet.com