

# SAFEGUARD YOUR PERSONAL INFO

**Helpful Hints:** Check all bills and financial statements immediately when you receive them • Shred, don't toss, cancelled checks, credit card statements, old bills, and other financial papers • To protect yourself from mail thieves, send mail at the post office or give outgoing mail directly to your postal carrier • DO NOT use such things as your mother's maiden name, birth dates, phone numbers, consecutive numbers, or the last four digits of your Social Security number for any password.

## Request Your Credit Report

A **credit report** shows your credit activities, including loans, unpaid balances, how regularly you make payments, and any actions against you due to unpaid bills. You are entitled to a **free** credit report once a year from **each** of the national credit bureaus. Rotate your requests so you receive one every four months. Review credit reports carefully: look for accounts you don't recognize (especially new accounts), suspicious charges, errors, or any addresses where you've never lived. Children can also be targets of identify theft, so request their credit reports too.

## Call the Three National Credit Bureaus

<b>Toll-Free:</b>	<b>Trans Union</b>	1-800-680-7289
	<b>Experian</b>	1-888-397-3742
	<b>Equifax</b>	1-800-525-6285

You can also go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call Toll-Free 1-877-322-8228 to make one request per year and get all three reports at the same time, free of charge.

**Be aware:** some websites offer "free" credit reports, but may charge you for another product (such as costly ID-theft protection) if you order the "free" report.

## Protect Your Credit

**"Active Duty Alerts"** are available while you are deployed, so that others can not take advantage of your credit during your absence. Once the "Active Duty Alert" is issued, creditors must verify your identity before granting additional credit in your name. An Alert remains in effect for one year, but it can be removed sooner

upon your request. If deployment lasts longer than one year, you must request another Alert.

To place an “Active Duty Alert,” or to have it removed, call any one of the national credit bureaus listed on this page. The bureau you contact is required to coordinate the “Active Duty Alert” with the other two bureaus. Your legally designated representative may also place or remove an Alert on your behalf.

**Freeze Your Credit** (even when you are not deployed) by contacting all three national credit bureaus. Follow their separate procedures (each will charge \$10). If you need additional credit later, you can “lift” or “remove” the freeze—fees are \$10-12 per credit bureau. If you are a victim of identity theft, these fees are waived.

“**Opt-Out**” to remove your name from mailing lists used to offer you additional credit or insurance. Go to **Consumer Credit Reporting** [www.optoutprescreen.com](http://www.optoutprescreen.com) or call Toll-Free 1-888-567-8688.

### **Internet Privacy**

Be very careful when posting personal information on the web—it is difficult, if not impossible, to ever remove it.

**If You Think Your Identity has been Stolen** If you suspect that someone else is using your military ID, Social Security or driver’s license numbers, or you are concerned about the security of your financial information, go to [www.USA.gov](http://www.USA.gov) and click on “Identity Theft.”

Immediately report identity theft to your base financial counselors and local police department. Provide as much information as possible, including copies of credit reports and other items related to the identity theft, and be sure to ink out personal information not related to the identity theft. Ask for a police report, as you will need to give copies to creditors and all three national credit bureaus. Provide the police with any new evidence you later collect.

Be aware—untangling identify theft can take a long time. Valuable information, sample letters, and other assistance is available for free at the **Identity Theft Resource Center**: [www.idtheftcenter.org](http://www.idtheftcenter.org) or call Toll-Free 1-888-400-5530.

### **If Your Social Security or Medicare Card or Number is Stolen**

If you suspect that someone else is using your Social Security number, or if you have received notice from the Internal Revenue Service of unreported taxable income that is not yours, or if you suspect that your Medicare number is being improperly used, call the **U.S. Social Security Administration** Toll-Free 1-800-772-1213.

**If Your Credit Card is Lost or Stolen** Immediately contact your credit card company to cancel the credit card. By law, once you report the loss or theft, you have no further financial responsibility for unauthorized charges.

Contact any one of the three national credit bureaus (listed on page 8) to initiate a free-of-charge “fraud alert.” That company will then inform the other two, and activate procedures to prevent anyone else from taking out credit in your name or requesting a replacement card on your existing accounts. A fraud alert stays active for 90 days.

With a police report, you may also request an extended fraud alert that lasts 7 years. To remove the “fraud alert,” you must contact each credit reporting company separately.

**If Your Checks, ATM Card or Bank Account Information are Lost or Stolen**

Immediately notify your bank or credit union to stop payments and ask them to notify their check verification company. Follow up in writing; keep a copy and send by “certified mail, return receipt requested.” Change your passwords or close the account(s) and open a new account with a new password.

**If your checks have been stolen**, call these companies

<b>Toll-Free:</b>	<b>TeleCheck</b>	1-800-710-9898
	<b>Certegy, Inc.</b>	1-800-437-5120

**To find out if bad checks have been passed using your name or account**, call this company **Toll-Free: SCAN 1-800-262-7771**

**If Your CA Driver’s License or DMV-issued ID Card is Lost or Stolen**

If you are in CA, immediately go in person to the nearest **Department of Motor Vehicles** office and apply for a replacement driver’s license/ID card. **Then** request that the DMV place a fraud alert on your driver’s license number by calling the **CA DMV Fraud Hotline** Toll-Free 1-866-658-5758 or send an e-mail to [DLFraud@dmv.ca.gov](mailto:DLFraud@dmv.ca.gov)

If someone is using your driver’s license/ID card number, contact the nearest DMV office for an appointment. You will need to prove your identity, so bring current documents such as a passport, proof of citizenship or naturalization, or a U.S. military photo ID.

Also bring copies of the police report, bills, and other evidence that support your claim that your identity was stolen. If you meet DMV’s identity theft requirements,

DMV will then issue you a new driver's license/ID card number. Other states have similar procedures.

### **If You Suspect Mail Fraud**

Identity theft and financial scams are often committed via the United States Postal Service (USPS), making them federal crimes. If you receive suspicious solicitations by mail or suspect that your mail has been tampered with, immediately contact the **USPS Inspector General**.

Go to [www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov) or call Toll-Free 1-800-372-8347.

### **For Further Assistance**

- For consumer assistance, information, and education on privacy issues, go to **CA Office of Information Security and Privacy Protection** [www.privacy.ca.gov](http://www.privacy.ca.gov) or call Toll-Free 1-866-785-9663.
- For help resolving financial and other problems associated with identity theft, and to file complaints, call the **U.S. Federal Trade Commission Identity Theft Hotline** Toll-Free 1-877-438-4338.