

Has your information been compromised?

The Federal Trade Commission (FTC) estimates that as many as 9 million Americans will have their identities stolen each year.

Many people do not realize how easily criminals can obtain personal data without ever having to break into your home. Many times it's out in public places.

For example, criminals may engage in;

- Shoulder surfing- watching you from a nearby location as you punch in your credit card number or listen in on your conversation if you give your credit-card number over the telephone to a hotel or rental car company.
- Skimming- They steal credit/debit card numbers by using a special storage device when after you have used your card.
- Steal mail looking for bank and credit card statements, pre-approved credit offers, new checks or tax information.
- Dumpster diving - rummage through trash looking for bills or other paper with your personal information on it. One man trash is another's treasure- Don't leave a map to your treasure, protect yourself!

Don't carry your social security card with you.

Shred all financial documents, old statements, pre-approved credit offers, Coast Guard personnel matters and other papers containing sensitive information. Do not just throw them away in your receptacle~ Shed it!

Important Tip: *Do not place outgoing mail in your home mailbox* - use official US Postal Service mailboxes.

Information is as Good as Gold

Once they have your personal information, identity thieves can use it to commit fraud and other crimes. Unfortunately, many consumers only learn that their identity has been stolen after some damage has been done: They receive bills from collection agencies for overdue debts they never incurred or they discover problems with their credit history when they apply for a mortgage or car loan.

The best way to detect if your identity has been stolen is to monitor your accounts and bank statements each month and verify that all transactions are yours. If you share an account with a spouse or partner, look at the statements together and determine that each entry is legitimate. One man lost thousand of dollars over a six month period. When asked why it took so long to realize the deficiency - he stated the thieves were taking less than what his wife normally spent!

You should also check your credit report on a regular basis. Credit reports contain information about you, including what accounts you have and how you pay your bills. The law requires each of the major nationwide consumer reporting agencies - Equifax, Experian, and TransUnion - to provide you with a free copy, at your request, every 12 months. To order your free report from one or all the national consumer reporting companies or to find credit-related rules enforced by the FTC :

- Visit www.annualcreditreport.com
- Call toll-free 877-322-8228
- Complete the Annual Credit Report Form and mail it to;
P.O. Box 105281, Atlanta, GA 30348-5281 (you can print the form from www.ftc.gov/credit)

Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through those methods listed above.

You may want to request your free report from each of the national consumer reporting agencies at different times in order to monitor your credit history throughout the year. For instance, request a report from Equifax in January, from Experian in May and from TransUnion in September.

What if you suspect a theft has occurred- What next?

If you discover that your personal information has been compromised, taking certain steps quickly can minimize the potential damage from identity theft. If the information is related to the Coast Guard- Contact your Flotilla Commander immediately.

For your personal information, you may want to place a "Fraud Alert" on your credit report. Notifying one of the three nationwide consumer report companies is sufficient:

- Equifax: www.equifax.com, 1-800-525-6285
- Experian: www.experian.com, 1-888-397-3742
- TransUnion: www.transunion.com, 1-800-680-7289

Next, close any accounts that have been tampered with or fraudulently established. Lastly, report your theft to your local police and the Federal Trade Commission.

Tips to Avoid Identity Theft

While there is no foolproof way to avoid ID theft, there are steps to take to:

- DETER identity thieves by safeguarding your information
- DETECT suspicious activity by routinely monitoring your financial accounts and billing statements
- Take immediate action as soon as you suspect a problem.

For more information, visit www.ftc.gov and click on the Consumer Protection link.