

***Review your credit report  
once a year!***

To obtain a copy of your consumer credit report you can write to the following addresses:

**Equifax Information Service Center  
P.O. Box 740241  
Atlanta, Georgia 30374-0241  
or call: 1-800-685-1111**

If you are denied credit, the report is free within 60 days, otherwise there is an \$8 charge.

**Experian (formerly TRW) Consumer Assistance  
P.O. Box 2104  
Allen, TX 75013-2104  
or call: 1-800-682-7654**

If you are denied credit, the report is free, otherwise there is an \$8 charge. Experian has more information available at their website: [www.experien.com](http://www.experien.com)

**Trans Union Consumer Relations  
760 West Sproul Road  
P.O. Box 390  
Springfield, PA 19064-0390**

If you are denied credit, the report is free, otherwise there is an \$8 charge.

**Know your rights!**

For more information about your credit rights, write to Public Reference, Federal Trade Commission, Washington, DC 20580 and ask for these free pamphlets:

**Credit Billing Errors**

**Fair Credit Billing**

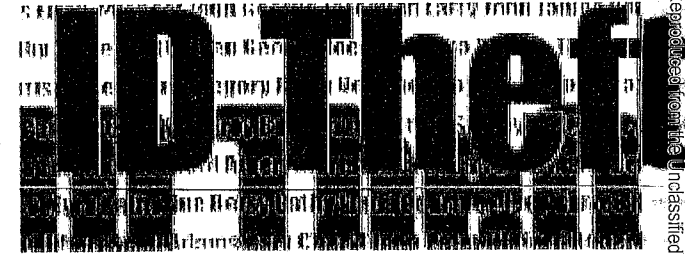
**Lost or Stolen: Credit and ATM Cards**

Or call 1-877-FTC-HELP or surf to  
[www.consumer-gov/idtheft](http://www.consumer-gov/idtheft)



**Computer Investigations and  
Operations Department**

Naval Criminal Investigative Service Headquarters  
Washington Navy Yard, Bldg 111, Suite 2000  
716 Sicard Street, SE  
Washington, DC 20388  
[www.ncis.navy.mil](http://www.ncis.navy.mil)



**Protecting  
Yourself  
from  
Identity Theft**



**A guide for Navy and  
Marine Corps Families**



## Identity Theft and Credit Card Fraud are the fastest growing White Collar Crimes in the nation

Identity theft is a considerable problem for anyone, but is severely compounded by the rigors of military life. Members of the Navy and Marine Corps are often deployed to locations far away from family members and more dependent on ATM, credit cards and other remote access financial services.

Military members are also more susceptible to identity theft because of their mobility. It is not uncommon for DoN members to have bank, credit and other utility or consumer accounts in numerous states or countries.



Military families are frequently physically separated from each other, more often and have hectic schedules, making them prime targets for credit card fraud and identity theft.

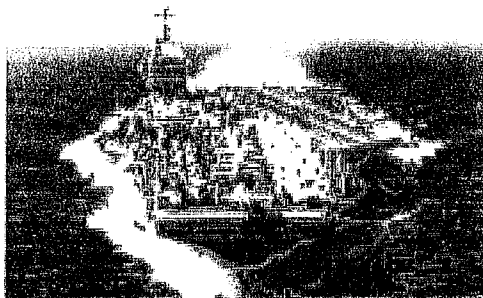
*It is critical that members of the Navy and Marine Corps be extra attentive to potential signs of identity theft.*

## Detecting Identity Theft

The first line of defense is awareness. Look out for:

- ☛ Unusual purchases on your credit cards
- ☛ Bank statements don't agree with personal records
- ☛ Unexplained changes in your bank access codes
- ☛ Missing credit card bills or other mail
- ☛ Unusual calls regarding your personal or financial information
- ☛ Unexplained charges on phone or other consumer accounts

If you suspect that someone is illegally using your identity or making charges in your name, immediately call the organization handling the account and follow up with a letter. Also, contact your local NCIS office.



*Distant deployments make tracking credit card purchases difficult.*

## Preventing Identity Theft

- ☛ Shred all credit card, bank and other financial statements
- ☛ Always use secure WWW sites for Internet purchases

- ☛ Do not discuss financial matters on wireless or cellular phones
- ☛ Write or call the Dept of Motor Vehicles to have your personal information protected from disclosure
- ☛ Do not use your mother's maiden name as a password on your credit card
- ☛ Thoroughly review all bank, credit card and phone statements for unusual activity
- ☛ Monitor when new credit cards, checks or ATM cards are being mailed to you and report any that are missing or late
- ☛ Close all unused credit/bank accounts and destroy old credit cards and shred unused credit card offers
- ☛ Remove your Social Security Number from checks, drivers ID or other ID
- ☛ Always ask for the carbon papers of credit purchases
- ☛ Do not leave outgoing credit card payments in your mailbox
- ☛ Do not carry your Social Security Card in your wallet unless needed
- ☛ Order your Credit Report once a year and look for any anomalies

Report any suspected Identity Theft concerns to your local NCIS office immediately.

Contact your local NCIS Office at:



*Avoiding Identity Theft is a Quality of Life Issue for Navy and Marine Corps families*