



Who's Using My Credit Card?

An operational deployment is not the time to be worried about your identity being stolen. Each year 12 million Americans are victims of identity fraud and the impact can cost you money and valuable time to correct.

Signs That YOU may be a Victim of Identity Theft

1. Seeing accounts you did not open show up on your credit report
2. Failing to receive bills or other important mail (thief may have submitted a change of address in your name)
3. Receiving credit cards for which you did not apply
4. Denial of credit for no apparent reason
5. Receiving calls from debt collectors or companies about merchandise or services you did not buy

Immediate Steps For Identity Theft Victims

1. Contact the Federal Trade Commission; call 1-877-ID THEFT or visit <http://www.consumer.gov/section/scams-and-identity-theft> to file a complaint.
2. Place a fraud alert on your credit reports by calling one of the three main credit companies and review your credit reports.
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
3. Close the accounts that you know have been tampered with or opened fraudulently.
4. File a report with your local police and keep a copy of the report.
5. Keep records of all actions taken.
6. Finding that a tax return has already been filed in your name.



For more information visit
<http://www.doncio.navy.mil/privacy>