

Navy Urges Sailors to Take Steps to Avoid Identity Theft



By Fleet & Family Support Program Marketing

The Navy is reminding Sailors to be vigilant in protecting their personal information.

Identity theft, according to the Federal Trade Commission, occurs when someone uses your personal information, such as your name, Social Security number (SSN), credit card number or other identifying information, without your permission to commit fraud or other crimes.

"Sailors can reduce the risk of becoming a victim of identity theft if they use all diligence possible," said Al Starks, Fleet and Family Support Program (FFSP) financial educator, Naval Air Station, Joint Reserve Base, Ft. Worth, Texas, and a victim of identity theft. "Always be alert and take nothing for granted when it comes to your identity."

"The best way to deter identity theft is to make it harder for thieves to gain access to your personal information," added. "Guard your SSN, and never put your SSN on your checks."

Starks also recommended the use of a good crosscut shredder to destroy all documents and mail that contain personal information.

"You may be surprised by how much information a thief could get just by rummaging through your trash," he said. "Keep an eye on your mail to ensure that bills and other financial documents arrive on time, and follow up with creditors if they don't."

Protections on computers and other electronic equipments are equally important, Starks explained.

"Robust passwords, a good firewall, regular updates to your operating system and regular updates to your anti-virus software are necessary," emphasized Starks. "If you conduct business over the Internet, limit your interaction to only those sites that have security encryption."

For those that find themselves the victims of identity theft, the FTC recommends contacting any one of the three major credit bureaus to place a fraud alert on the credit file. As soon as the credit bureau confirms the fraud alert, notices will be sent to the other two companies. Individuals will then receive credit reports from all three companies free of charge.

"It's best to check your credit report at least twice a year, making sure you get reports from all three of the major credit bureaus," advised Stark.

The FTC also recommends that victims of identify theft close accounts that may have been tampered with or opened fraudulently; file a police report; and file a complaint with the FTC.

The FTC has established a Web page for military personnel at www.consumer.gov/military, with each service having a designated section. The Navy's link has a direct online connection for reporting identity theft at www.consumer.gov/military/navy.htm. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps the FTC learn more about identity theft and the problems victims are having.

For more information on preventing and recovering from identity theft, visit the FTC Web site at www.consumer.gov/idtheft/, contact the base legal department or visit an FFSP financial educator.

To report identify theft to the three major credit bureaus, contact Equifax Fraud (800) 525-6285; Experian Fraud (800) 397-3742; and TransUnion Fraud (800) 680-7289.

There are 52 Fleet and Family Support Program delivery sites worldwide. For more information on FFSP, visit www.ffsp.navy.mil or call their 24-hour information and referral hotline at 1-800-FSC-LINE. Additional information is available from Navy One Source at www.navyonesource.com or by calling 1-800-540-4123. LIFELines at www.lifelines.navy.mil or www.lifelines.usmc.mil has extensive articles on this subject.