

- Only You Should Be You - Preventing Identity Theft

Thieves don't always steal your material goods. Sometimes, they steal your identity instead. Identity theft happens when someone uses your personal information and your good credit to open new credit accounts so they can run up large bills in your name. How does identity theft happen? The most common way is to steal a purse or a wallet. Other common methods include looking through your garbage for credit card receipts or bills, grabbing information off of internet sites, stealing your mail, or lifting your social security number from forms you've filled out. Once the thief has this information, he may open a new credit card account in your name to provide a "new" billing address. The thief may also request replacement cards of accounts you already have, or try to redirect all of your mail. You can take some very easy steps to protect yourself against identity theft.

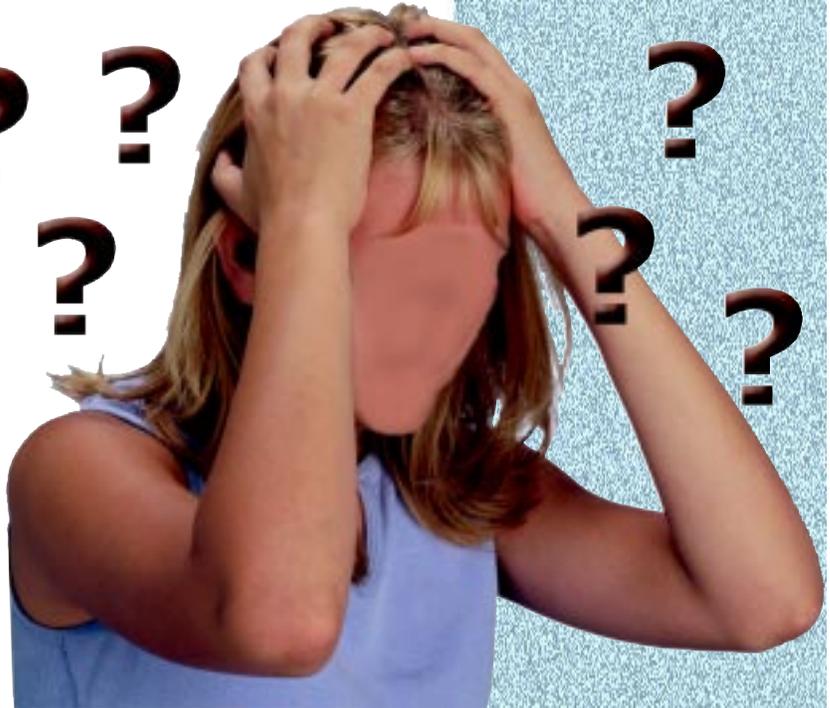
- * Minimize the number of credit and identification cards that you carry. Secure the rest of your cards in a lockbox at home. Do not carry your social security card with you.

- * Pay attention to billing cycles, and follow up with creditors if bills don't arrive on time. Dispose of credit card receipts, credit applications, insurance forms, and bank statements properly. Shred them!

- * Do not give personal information or account numbers to anyone until you have confirmed the identity of the person requesting the information and verified that you actually need to share the information.

- * Put passwords on your credit card and bank accounts. Avoid using easy to guess information like your mother's maiden name, your birth date, or the last four digits of your social security number.

- * Finally, order and examine your credit report at least once a year.



Captain's Call Kit
Naval Media Center, Bldg. 168
2713 Mitscher Rd., SW
Anacostia Annex, DC 20373-5819
E-mail: pubs@mediacen.navy.mil
DSN 288- or (202) 433-4380
Fax: (202) 433-4747

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www.news.navy.mil