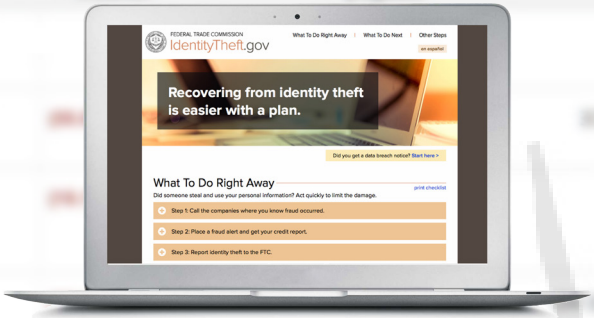
WHAT IS IDENTITY THEFT?



Identity theft, when a person wrongfully uses your Social Security number or other personally identifiable information (PII) to commit fraud, can happen to anyone. But it doesn't have to happen to you.

Taking the proper precautions beforehand can help reduce your chances of being at risk.

Once thieves have your personal information they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund and, in some cases, give your name to the police during an arrest. And the road to recovery can be a long one.

In this digitally connected world it's more important than ever to know how to protect yourself from online identity theft that can lead to someone using your Social Security number or other personal information to open new accounts, make purchases, or get a tax refund.

5 THINGS TO KNOW

KEEP AN EYE ON YOUR CREDIT REPORT

Request a free credit report at www.AnnualCreditReport.com or by calling 1-877-322-8228. Consumers are entitled by law to one free credit report per year from each of the three major credit bureaus - EquifaxR, ExperianR, and TransUnionR - for a total of three reports every year. Contact information for the credit bureaus can be found on the Federal Trade Commission (FTC) website, www.ftc.gov.

VERIFY WHO IS ASKING FOR YOUR INFORMATION

Be suspicious of unsolicited phone calls, visits, or email messages from individuals asking about you, your employees, your colleagues or any other personal information. If an unknown individual claims to be from a legitimate organization, verify his or her identity directly with the organization.

CHECK YOUR ACCOUNT INFORMATION

Monitor it regularly and immediately report any suspicious or unusual activity to your bank or financial institution.

STAY VIGILANT WHILE YOU'RE ONLINE

Do not reveal personal or financial information in email, and do not respond to email solicitations for this information. This includes following links sent in an email. Pay attention to the URL of a website. Malicious websites may look identical to a legitimate site, but the URL may use a variation in spelling or a different domain (e.g., .com vs. .net).

KEEP YOUR DOCUMENTS IN A SAFE PLACE

At home and when you are traveling it's important to only take what you need. Lock your wallet or purse in a safe place at work and limit what you carry with you. When you go out, take only the identification, credit, and debit cards you need.

W W W . I D E N T I T Y T H E F T . G O V

TIPS TO AVOID BECOMING AN IDENTITY THEFT VICTIM

- Keep your documents in a safe place at home, and lock your wallet or purse in a safe place at work.
- Limit what you carry with you when you go out.
- Take only the identification, credit and debit cards you need.
- Opt out of prescreened mail offers for credit and insurance by calling 1-888-567-8688 or go to www.ouptoutprescreen.com
- Make sure you know who is getting your personal or financial information. Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or know who you're dealing with.
- Monitor your account statements and immediately report any unusual activity to your financial institution.

Is someone using your personal information to open accounts, file taxes, or make purchases?

Visit IdentityTheft.gov, the federal government's one-stop resource to help you report and recover from identity theft.

IF YOU HAVE QUESTIONS ABOUT THE OPM DATA BREACH PLEASE VISIT

www.secnav.navy.mil/OPMBreachDON

PREVENTING IDENTITY THEFT

5 things you NEED to know

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