A stolen identity is a powerful cloak of anonymity for criminals and terrorist...and a danger to national security and private citizens alike.

- Federal Bureau of Investigation

Identity theft is the fraudulent obtainment and use of a person's private identifying information for personal gain. Protecting personal information such as social security numbers, bank account and credit card numbers, birth date, and other identifying data is imperative to reduce the risk of becoming a victim.

Thieves can steal your identity in a variety of ways, including:

· Rummaging through your trash looking for bills or other papers with your information on it.

· Stealing your credit card numbers using special processing devices.

· Pretending to be a financial institution or company.

· Sending spam or pop-up messages to get you to release your personal information.

Once criminals obtain your personal information they can use it to apply for loans and credit cards, make withdrawals from bank accounts or obtain goods they otherwise would not have access to. If the criminal takes steps to ensure bills for the illegally obtained credit cards, or bank statements showing the unauthorized withdrawals, are sent to an address other than yours, you may not be aware of what is happening until the criminal has already inflicted substantial damage on your assets, credit and reputation.

Online security is also vital in protecting your identity. Always install anti-virus software on your devices and keep it updated. When shopping online, only use sites that have secure technology, keep your passwords private, and know what Wi-Fi networks you are using to avoid transmitting personal information over a public unsecure network.

The Department of Justice recommends remembering the acronym "SCAM" to protect yourself and your family against theft:

· Be Stingy about giving out your personal information.

· Check your financial information regularly. If you have bank or credit accounts, be certain that you are receiving monthly statements, and then check through each statement carefully to be sure there are no unauthorized charges or withdrawals.

· Ask periodically for a copy of your credit report.

· Maintain careful records of your banking and financial accounts.

Under federal law, you are entitled to a copy of your credit report annually from all three credit reporting agencies - Experian, Equifax and TransUnion. It is advised that every consumer check their credit report from each of the three bureaus. Doing this will ensure you have accurate up-to-date information. You can request your report by visiting www.AnnualCreditReport.com.

If you have any additional questions please feel free to contact the Legal Office at

DSN 226-4022.