

## **PROTECT YOURSELF FROM IDENTITY THEFT**

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According to the North Carolina Department of Justice (NCDOJ), more than 11 million people in the United States are victims of identity theft each year. Identity thieves strike in many ways such as stealing your wallet or credit cards, running email or telemarketing scams, rummaging through trash and many other deceptive means of obtaining personal information.

There are several ways to prevent becoming a victim of identity theft according to the NCDOJ. First, it is important to safeguard your Social Security Number. One way to minimize your risk is to avoid carrying your Social Security card in your wallet or purse. It is also good practice to give out your Social Security Number as sparingly as possible and only to a verified and trusted source in those rare situations. It is also prudent to avoid writing your Social Security Number or driver's license number on your personal checks. In addition to protecting your Social Security Number, the NCDOJ advises individuals protect credit card and bank account numbers. Make sure you shred all bank statements or receipts with account numbers or credit card numbers printed on them in full before you discard these items. It is important to keep a record of all account and credit card numbers in the event a card is lost or stolen, but make sure the information is kept in a safe place.

Furthermore, it is very important to keep a close eye on your finances as a whole. The NCDOJ offers several suggestions for monitoring your finances. First, carry as few credit cards as possible each day. Second, keep track of when each monthly bill generally arrives. If a bill does not arrive, or a bill includes a charge you do not remember making, get in touch with that creditor immediately to inquire further. In addition to monitoring your finances, you should monitor your credit report. Each year, you are permitted to request one free credit report from each major nationwide credit bureau. These credit reports are available online at [www.annualcreditreport.com](http://www.annualcreditreport.com). You may also call 1-877-322-8228 to get your report. The three major credit bureaus are Experian, Equifax and TransUnion.

If you or a loved one is the victim of identity theft in North Carolina, the NCDOJ provides an Identity Theft Victim Toolkit on their website. According to the NCDOJ, the first step is to report the crime to local law enforcement and obtain a police report. Next, they recommend putting a fraud alert on your credit by contacting at least one of the three major credit bureaus noted above. Victims will also want to notify the fraud department of each of your creditors by phone, and then in writing. It is important to notify all of your creditors, not just those immediately affected by the identity theft. There is an Identity Theft Affidavit provided by the NCDOJ as part of their Victim Toolkit. It is important to keep detailed and diligent records of all your communications with your creditors, law enforcement, the major credit bureaus and anyone else you interact with in resolving the identity theft situation. The overwhelming majority of information provided in this article was derived from the NCDOJ website. Should you wish to inquire further, visit their website at <http://www.ncdoj.gov/Protect-Yourself.aspx>.

You can also contact the XVIII Airborne Corps and Fort Bragg Legal Assistance Office at 910-396-0396 or 6113. The office is located on the first floor of the soldier support center in Wing D and is open Monday, Tuesday, and Friday from 0900-1630, on Wednesday from 1300-1630, and on Thursday from 0730-1630. For more information please visit our website at <http://www.bragg.army.mil/DIRECTORATES/OSJA/Pages/LegalAssistance.aspx>.