

R 260212Z FEB 03 ZYB
FM COMPACFLT PEARL HARBOR HI
TO PACADMIN
INFO COMPACFLT PEARL HARBOR HI
BT

UNCLAS //N05800//
THIS IS AN UNNUMBERED PACADMIN
MSGID/GENADMIN/COMPACFLT//
SUBJ/IDENTITY THEFT//

RMKS/1. THIS PACADMIN PROVIDES INFORMATION ON IDENTITY THEFT, METHODS OF PREVENTION AND RECOMMENDATIONS FOR RECOVERY. DISSEMINATE WIDELY TO PACFLT SERVICEMEMBERS AND FAMILIES.

2. RECENT INCIDENTS, INCLUDING UNAUTHORIZED ACCESS TO MILLIONS OF CREDIT CARD NUMBERS EARLIER THIS MONTH, HIGHLIGHT THE NEED TO PROTECT YOURSELF AND YOUR DEPENDENTS FROM IDENTITY THEFT. IDENTITY THEFT OCCURS WHEN ONE PERSON USES ANOTHER'S IDENTIFICATION, SUCH AS NAME, ADDRESS, DRIVER'S LICENSE NUMBER, SOCIAL SECURITY NUMBER, MOTHER'S MAIDEN NAME, AND BIRTH DATE TO OBTAIN CREDIT, BANKING (CHECKING ACCOUNTS, BANK DEBIT CARDS, ETC.) OR OTHER SERVICES. IDENTITY THEFT CAN RESULT FROM: LOST OR STOLEN WALLET OR PURSE; THEFT OF CREDIT CARD NUMBER BY A COMPUTER HACKER INTO A CORPORATE DATABASE; OR THEFT OF CREDIT CARD APPLICATIONS, STATEMENTS, OR CHECKS FROM TRASH OR MAIL. IDENTITY THIEVES WILL USE IDENTIFICATION INFORMATION TO OBTAIN NEW CREDIT CARDS, OPEN CHECKING ACCOUNTS, GET A BOGUS DRIVER'S LICENSE OR SOCIAL SECURITY CARD, MAKE LONG DISTANCE CALLS, AND MORE. PERSONAL INFORMATION THAT NEEDS PROTECTION INCLUDES SSN, BIRTH DATE, DRIVER'S LICENSE NUMBER, ATM OR DEBIT CARD PIN NUMBER, BANK ACCOUNT OR CREDIT CARD NUMBER, AND LONG DISTANCE PIN NUMBER.

3. PREVENTING IDENTITY THEFT. THE MOST IMPORTANT STEP TO PREVENT IDENTITY THEFT IS TO PROTECT PERSONAL INFORMATION. MAKE THE FOLLOWING PRACTICES ROUTINE:

- A. MEMORIZE PASSWORDS AND PIN NUMBERS. DO NOT CARRY THESE NUMBERS IN YOUR WALLET OR PURSE.
- B. KEEP PHOTOCOPIES OF DRIVER'S LICENSE, CREDIT CARDS, SOCIAL SECURITY AND INSURANCE CARDS AND OTHER CONTENTS OF YOUR WALLET OR PURSE, PLUS CREDIT ACCOUNT, TAX RECORDS, CANCELLED CHECKS AND OTHER PERSONAL FINANCIAL INFORMATION IN A SECURE PLACE IN YOUR HOME. YOU WILL NEED THIS INFORMATION IF YOUR IDENTITY IS COMPROMISED. SHRED ALL SUCH RECORDS BEFORE THROWING THEM AWAY.
- C. IF YOUR DRIVER'S LICENSE, MILITARY IDENTIFICATION CARD, PASSPORT, OR ANY OTHER FORM OF IDENTIFICATION IS LOST OR STOLEN, IMMEDIATELY REPORT THE LOSS TO THE ISSUING AUTHORITY.
- D. DO NOT GIVE YOUR SOCIAL SECURITY, BANK ACCOUNT OR CREDIT CARD NUMBERS TO ANY UNSOLICITED CALLERS.
- E. RELEASE YOUR SOCIAL SECURITY NUMBER ONLY WHEN ABSOLUTELY NECESSARY OR WHEN REQUIRED BY LAW. DO NOT HAVE YOUR SSN, DRIVER'S LICENSE, OR PHONE NUMBER PRE-PRINTED ON YOUR BLANK CHECKS.
- F. REDUCE THE NUMBER OF CREDIT CARDS YOU ACTIVELY USE, AND CANCEL ANY ACCOUNTS YOU HAVE NOT USED FOR OVER SIX MONTHS. ANY OPEN ACCOUNT APPEARS ON YOUR CREDIT REPORT, AND CAN BE USED BY AN IDENTITY THIEF.
- G. USE CREDIT CARDS THAT HAVE YOUR PHOTO ON THEM. THIS MAKES IT MORE DIFFICULT FOR AN IMPOSTER TO USE STOLEN CARDS AT A STORE.
- H. IF YOU RECEIVE AN OFFER FOR A PRE-APPROVED CREDIT CARD OR LOAN BUT ARE NOT INTERESTED, SHRED THE APPLICATION FORM BEFORE THROWING AWAY. IDENTITY THIEVES HAVE BEEN KNOWN TO GO THROUGH TRASH LOOKING

FOR USEFUL FINANCIAL INFORMATION.

I. ALWAYS REMOVE CREDIT CARD RECEIPTS AND ATM SLIPS AFTER A TRANSACTION.

J. CHECK YOUR BANK ACCOUNT AND CREDIT BILLING STATEMENTS CAREFULLY EACH MONTH FOR UNAUTHORIZED ACTIVITY.

K. WHEN CREATING A PASSWORD FOR AN ATM CARD, LONG DISTANCE ACCOUNT, CREDIT CARD OR OTHER FORM OF CREDIT, DO NOT USE COMMON NUMBERS SUCH AS YOUR BIRTH DATE OR THE LAST FOUR DIGITS OF YOUR SSN. AVOID USING YOUR MOTHER'S MAIDEN NAME OR YOUR BIRTHPLACE, WHICH MAY APPEAR IN PUBLIC RECORDS.

4. INDICATIONS/WARNINGS OF IDENTITY THEFT. THE FOLLOWING ARE INDICATORS THAT YOU MAY HAVE BEEN THE VICTIM OF IDENTITY THEFT:

A. YOU RECEIVE BILLS FROM A CREDIT ACCOUNT YOU DID NOT OPEN, OR SEE UNAUTHORIZED CHARGES ON YOUR CREDIT, LONG DISTANCE, OR BANK ACCOUNTS.

B. YOU ARE CONTACTED BY A COLLECTION AGENCY REGARDING A DEBT YOU DID NOT INCUR.

C. BANK AND CREDIT BILLING STATEMENTS DO NOT ARRIVE ON SCHEDULE.

D. YOU ARE TURNED DOWN FOR A CREDIT CARD, LOAN, MORTGAGE OR OTHER FORM OF CREDIT DUE TO UNAUTHORIZED DEBTS ON YOUR CREDIT REPORT.

5. WAYS TO RECOVER FROM IDENTITY THEFT. AS SOON AS POSSIBLE, FILE A THEFT REPORT WITH THE POLICE. MANY BANKS AND CREDIT AGENCIES REQUIRE SUCH A REPORT BEFORE THEY WILL ACKNOWLEDGE THAT A THEFT HAS OCCURRED.

A. IF YOU DISCOVER THAT YOU ARE A VICTIM OF IDENTITY THEFT, GO TO WWW.CONSUMER.GOV/MILITARY/ AND CLICK ON THE APPROPRIATE SERVICE SEAL AT THE TOP OF THE PAGE TO FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION'S IDENTITY THEFT DATA CLEARINGHOUSE. YOUR COMPLAINT WILL BE AVAILABLE TO LAW ENFORCEMENT AGENCIES INVESTIGATING IDENTITY THEFT.

B. CONTACT THE THREE PRIMARY CREDIT REPORTING BUREAUS TO HAVE A FRAUD ALERT PLACED ON YOUR REPORT. INFORMATION REGARDING HOW TO CONTACT THE CREDIT REPORTING BUREAUS CAN BE OBTAINED BY GOING TO WWW.FTC.GOV/BCP/CONLINE/PUBS/ALERTS/IDENALRT.HTM. SEND A BRIEF VICTIM STATEMENT TO EACH OF THE CREDIT BUREAUS TO INCLUDE IN YOUR FILE. IN THE STATEMENT, EXPLAIN TO THE BEST OF YOUR KNOWLEDGE HOW THE IDENTITY THEFT OCCURRED.

C. IF YOUR WALLET OR PURSE IS STOLEN, IMMEDIATELY CANCEL YOUR OLD CREDIT CARDS AND GET REPLACEMENTS.

D. PUT A "STOP PAYMENT" ON ALL LOST OR STOLEN CHECKS. BE AWARE, HOWEVER, THAT MANY BANKS REQUIRE YOUR SIGNATURE OR A SIGNED AFFIDAVIT TO BEGIN A STOP PAYMENT ORDER, AND A FEE MAY BE IMPOSED. IF NECESSARY, ASK YOUR BANK TO OPEN A NEW ACCOUNT WITH A NEW NUMBER.

E. IF YOUR ATM OR DEBIT CARD IS LOST OR STOLEN, CONTACT THE ISSUER TO CANCEL THE CARD. IF YOU GET A NEW ATM OR DEBIT CARD, DO NOT USE YOUR OLD PASSWORD.

F. IF SOMEONE ELSE HAS OPENED CREDIT CARD ACCOUNTS IN YOUR NAME WITHOUT AUTHORIZATION, CONTACT THE CREDITORS IMMEDIATELY BY PHONE AND IN WRITING. CANCEL THE ACCOUNTS.

G. NOTIFY THE POST OFFICE IF YOU BELIEVE SOMEONE HAS FILED A CHANGE OF ADDRESS FORM IN YOUR NAME, OR HAS USED THE MAIL TO COMMIT CREDIT OR BANK FRAUD IN YOUR NAME.

H. IF YOUR LONG DISTANCE CALLING CARD IS STOLEN, OR IF YOU FIND UNAUTHORIZED CHARGES ON YOUR BILL, REPORT IT TO THE SECURITY OR FRAUD DEPARTMENT AT YOUR LONG DISTANCE CARRIER. ASK TO HAVE THE OLD ACCOUNT CLOSED AND A NEW ACCOUNT NUMBER ISSUED TO YOU. ALSO ASK THE COMPANY TO REQUIRE A SECRET PASSWORD BEFORE MAKING CHANGES TO YOUR

ACCOUNT.

I. CONTACT YOUR LOCAL STAFF JUDGE ADVOCATE OR NAVAL LEGAL SERVICE OFFICE FOR ASSISTANCE.

6. FOR ADDITIONAL INFORMATION, VISIT THE FOLLOWING WEBSITES:
WWW.USDOJ.GOV/CRIMINAL/FRAUD/IDTHEFT.HTML WWW.FTC.GOV/BCP/
CONLINE/PUBS/ALERTS/IDENALRT.HTM WWW.CONSUMER.GOV/MILITARY.

7. RADM J. W. GREENERT, USN, SENDS.//

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