

Prevent identity theft

Tips to keep personal information from getting in the wrong hands

Listen up.

You may have heard about the Dec. 14 theft of computers and data files containing personal information of about 562,000 Tricare beneficiaries from TriWest Healthcare Alliance Corp. in Phoenix.

TriWest and Defense Department officials worry about thieves using that information, such as Social Security numbers, to open credit-card accounts, buy cars or otherwise run up big bills in these beneficiaries' names. That's identity theft, and it's a growing problem.

TriWest and the Defense Department provided information compiled by the Federal Trade Commission (<http://www.ftc.gov>) to these folks. The first thing they were advised to do was to get copies of their credit reports and start **monitoring credit activity**.

Guess what some people found? They were victims of identity theft even before the TriWest case, according to the FTC. Thieves were running up charges in their names, and they didn't even know it.

In a way, these folks are lucky. They're now able to contact the FTC, police and creditors to get their credit records cleared. Too often, people don't find out they are identity theft victims until they

apply for a mortgage or other loan and get turned down because of black marks on their credit records. This nightmare can haunt you for months or years and costs a lot of time and money to fix.

No reports of identity theft have surfaced so far as a direct result of the TriWest theft, but it could take a few weeks for misused personal information to show up in the records of the three credit-reporting agencies.

These agencies have files on us with data about where we work and live, credit accounts opened in our name, how we pay our bills and whether we've been sued, arrested or filed for bankruptcy.

It's especially critical for mili-

tary personnel to be vigilant about this. Bad credit not only makes it difficult to buy a house or car, but it also could jeopardize security clearances.

Here are some tips from the FTC to minimize your risk:

■ Monitor your credit reports at least once a year by getting copies from the three major credit-reporting bureaus. It costs about \$9 per report, but you can get initial free copies if you've been denied credit or are a victim of fraud. TriWest beneficiaries are getting free initial reports.

Victims of identity theft or those at risk should get copies more often — quarterly for at least the first year, said Ronnie Brooke, an FTC staff attorney.

The three major credit-reporting bureaus are Equifax at <http://www.equifax.com>, phone (800) 685-1111; Experian at <http://www.experian.com>, phone (888) 397-3742; and TransUnion at <http://www.transunion.com>, phone (800) 888-4213.

■ Be careful about giving out personal data — especially your Social Security number. Don't carry your Social Security card around with you. If you live in a state that still uses Social Security numbers on driver's licenses, ask for a substitute number.

Military stores are moving away from requiring Social Security numbers on checks, but some still require it. Ask if you can avoid putting your number on the check.

The military uses Social Security numbers on ID cards and in other ways, but there's not a lot you can do about that.

Unless you initiate a phone call or online transaction, never give a stranger your personal data.

Brooke, the FTC attorney,



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said people have been burned after giving information to individuals falsely claiming to be from a reputable company, who then ran up big bills.

■ Frequent moves exacerbate the risk of identity theft. When you move, notify all banks, credit-card companies and any other businesses you deal with of your new address.

■ Watch out for "low-tech" fraud — people stealing your mail or digging in your trash. Shred or tear up any papers you discard with your personal information on them, including pre-screened credit offers in the mail. Thieves could get such letters from your trash and use them without your knowledge.

■ Opt out of receiving pre-screened offers by calling (888) 5OPTOUT (567-8688).

■ Be familiar with companies' billing cycles. If that Visa bill hasn't come when it usually does, call the company. Someone could steal the bill from the mail and use the information to charge stuff in your name.

■ Have passwords for your credit-card, bank and phone accounts.

■ Be careful with your personal computer. Update virus-protection software regularly. Use a secure browser when doing online transactions.

■ Victims or those at risk should contact the credit-reporting agencies and ask them to put a "fraud alert" on their accounts. Then they will check with you if someone tries to get credit in your name. Also, call local police and insist they make a report, and contact the FTC or the Military Sentinel program (<http://www.consumer.gov/military>), which collects information about consumer scams and other such crimes on and around military bases.

These days, you probably can't completely protect yourself from identity theft. But you can boost your chances by being careful.

Got that? Now you're good to go. □

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