

What are the steps I should take to reduce my risk of identity theft?

1. Monitor your financial statements and credit reports for unauthorized activity. Contact your financial institution to determine whether your account should be closed. Monitor your financial account statements and immediately report any suspicious or unusual activity to your financial institution.

Request a free credit report at www.AnnualCreditReport.com or by calling 1-877-322-8228. You are entitled by law to obtain one free credit report per year from each of the three major credit bureaus

— Equifax, Experian, and TransUnion — for a total of three reports per year.

2. Place a fraud alert on your credit reports.

Consider placing an *initial fraud alert* with the three major credit bureaus noted above. A fraud alert stays in your file for at least 90 days and can make it more difficult for someone to get credit in your name because it warns creditors to follow certain procedures to protect you. Please note, however, that these additional safeguards may also delay your own applications for new credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it will notify the other two, who will then place fraud alerts in their files. Placing a fraud alert entitles you to free copies of your credit reports.

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-EXPERIAN (397-3742); www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Deployed members of the military should consider placing an active duty alert on their credit file. Such active duty alerts serve a similar function as initial fraud alerts, causing creditors to be more cautious in extending new credit. Unlike initial fraud alerts, active duty alerts last for one year instead of 90 days.

However, active duty alerts do not entitle you to a free credit report, so you should request a free credit report as noted above, after filing this alert.

3. Review Federal Trade Commission (FTC) Resources.

Review resources provided on the FTC identity theft website, www.ftc.gov/idtheft. The FTC maintains a variety of consumer publications providing comprehensive information on breaches and identity theft.