



# Identity Theft

Identity theft occurs when someone uses your personal information such as your social security number, name, or credit card number without your permission to commit fraud or any other crimes. With this information, perpetrators can open bank accounts, rent a house, and make purchases in your name. While some cases are caught quickly and taken care of efficiently, other cases go unnoticed for some time; this could result in a time-consuming mess that may go beyond months and years to fix, which may ultimately ruin your credit and potentially, your life.

Thieves can steal your identity a number of ways:

1. **Dumpster Diving.** They gain personal information by sifting through trash for old bills, checks, or papers with sensitive information.
2. **Skimming.** They obtain credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a change of address form.
5. **Old-Fashioned Stealing.** They steal wallets, purses, mail (including bank and credit card statements, pre-approved credit offers; and new checks or tax information.) and personal records.
6. **Pre-texting.** They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

Once thieves have your personal information, they can use it to commit a series of frauds dealing with your credit card, phone/utilities, bank/finances, and government documents. They may even use your information to rent out an apartment, get a job, receive medical service, or even supply your name during an arrest.

The best way to find out if your identity has been stolen is to monitor your accounts and bank statements and check your credit report on a frequent, regular basis.

If your identity has been stolen, taking one or more of the following steps is highly advised:

- File a police report
- Check your credit reports
- Notify your creditors
- Dispute any unauthorized transactions

Identity theft is a serious matter; only by taking precautions and remaining aware can you attempt to avoid identity theft.

**Identity Theft forms are distributed by the Camp Zama Legal Assistance Office, located in Building 101, Room CE 209. Our office hours are 0830 to 1630 Monday, Tuesday, Thursday and Friday. On Wednesday, our hours are 0830 to 1200. You may call for an appointment at DSN 263-4698/ commercial 046-407-4698.**