



Veterans Affairs Security Breach: Protect Yourself from ID Theft

In May 2006, the U.S. Department of Veterans Affairs suffered a security breach affecting more than 26.5 million American veterans and active military service members. While there is no evidence that any individual's personal information has been used illegally, it is important to be alert and protect yourself from the possibility of identity theft. **The Illinois Attorney General's Identity Theft Hotline (1-866-999-5630; TTY: 1-877-844-5461)** has several resources to help you, including trained advocates to guide you through the process. Just remember that it is critical that you act quickly to minimize any damage.

1. **To find out if your personal information has been compromised, contact the Department of Veterans Affairs hotline at 1-800-333-4636 or check online at www.firstgov.gov.**
2. **If your information has been compromised, place an initial fraud alert on your credit report.**

Contact the toll-free number of any of the three credit reporting agencies to place a fraud alert on your credit report. You only need contact one of the three companies because that company is required to contact the other two.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you place a fraud alert on your file, you are entitled to a free copy of your credit report. The three companies use automated systems to place alerts. These automated systems generate letters advising you of your right to a credit report. When you receive that letter, be sure to follow the instructions for receiving your free credit report. Although you are entitled to this report, the credit reporting agencies will not send it to you unless you make a request. When you receive your credit reports, review them carefully and look for any suspicious activity.

3. **Report any fraud to your creditors.**

Check with your credit card companies and banks to see if any new accounts have been opened in your name or if any unauthorized charges have been made. Work with these companies to immediately stop further damage. You may wish to close accounts immediately, but remember to make sure that all outstanding checks clear before you close your bank accounts. Once you verify that all legitimate checks have cleared, talk to your bank about closing compromised accounts and setting up new password-protected accounts.

After you have notified banks and credit card companies of the fraud, you should also alert your other creditors, including phone companies, utility providers, Internet service providers, and other service providers.

4. File a police report.

If you have been a victim of identity theft, you should initiate a law enforcement investigation by contacting your local law enforcement agency, which will take a police report of the matter, provide you with a copy of that report, and begin an investigation of the facts. If the suspected crime was committed in a different jurisdiction, your local law enforcement agency may refer the matter to the law enforcement agency where the suspected crime was committed. Illinois law requires police departments to accept and provide reports. Get a copy of the police report or, at the very least, the number of the report. This information can help you deal with creditors who need proof of the crime.

5. Remain alert.

Remaining alert is always a good idea, but it is particularly important in the first year following a security breach notification or identity theft. Keep your information current with the Attorney General's office and all other agencies where you have reported the fraud.

6. Consider signing up for credit monitoring.

In June, the VA announced that in an effort to assist those potentially affected by the recent breach, they will provide one year of free credit monitoring to individuals whose personal information – Social Security Number (SSN) – may have been stolen. The VA will send follow-up letters to those individuals who qualify for the free credit monitoring, and this letter will contain specific instructions on how individuals can “opt-in” for free credit monitoring.

Office of the Illinois Attorney General

Chicago

100 West Randolph Street
Chicago, IL 60601
(312) 814-3000
TTY: (312) 814-3374

Springfield

500 South Second Street
Springfield, IL 62706
(217) 782-1090
TTY: (217) 785-2771

Carbondale

1001 East Main Street
Carbondale, IL 62901
(618) 529-6400/6401
TTY: (618) 529-6403

Please visit www.IllinoisAttorneyGeneral.gov