



The recent security breach at the U.S. Department of Veterans Affairs affects 26.5 million American veterans and active military service members. The stolen information could enable a thief to obtain credit in your name and ruin your financial profile. If you fear your personal information may have been compromised -- take action! Only you can secure your financial future.

1 ■ To find out if your information has been compromised, contact the hotline set up by the Department of Veterans Affairs at **(800) 333-4636** or online at **www.firstgov.gov**.

2 ■ If your information has been compromised, request a copy of your credit report. By law, you are entitled to receive a **free** credit report every 12 months from each of the three major credit bureaus. Receive the free reports by calling **(877) 322-8228** or by logging on to **www.annualcreditreport.com**. Reports can also be requested by writing **Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281**.

3 ■ Cancel or change any accounts that may have been compromised. Request that a fraud report be placed in your credit bureau file. Dispute errors or any unauthorized use of your credit, in writing, at the credit bureau where the error appears. The contact information for the credit bureaus is as follows:

* **Equifax:** Call (800) 525-6285, or write: P.O. Box 740241, Atlanta, GA 30374-0241

* **Experian:** Call (888) 397-3742, or write: P.O. Box 9532, Allen, TX 75013

* **TransUnion:** Call (800) 680-7289, or write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

4 ■ Finally, if you feel you have been the victim of identity theft, file a report with your local police department. Making a report will more easily allow you to be released from liability for charges you did not incur. You should also contact the Federal Trade Commission at **(877) 438-4338** or online at **www.consumer.gov/idtheft**.