

## NEWS RELEASE

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### **NATIONAL MILITARY CONSUMER PROTECTION DAY - July 16, 2014**

BISMARCK, ND – Attorney General Wayne Stenehjem joins federal, state and local organizations and national advocacy groups in supporting the 2<sup>nd</sup> annual National Military Consumer Protection Day today, to highlight consumer protection and education issues for military consumers. This year's theme highlights identity theft and credit-related issues.

The Attorney General's Consumer Protection division enforces the state's consumer fraud laws and also serves as the state clearinghouse for identity theft complaints. In 2013, the division assisted 34 victims of identity theft; this year to date, there have been 56 victims. Thirty-six of those victims only discovered the identity theft when their tax refunds were blocked because a fraudulent tax return already had been filed using their social security number.

Under North Dakota law, a victim of identity theft can file a report of identity theft with the police or sheriff's office where they live, regardless of where the actual identity theft occurred.

"This additional protection is especially helpful for arriving military service members and their families, who may not realize they are victims of identity theft until they try to establish new bank accounts or find housing, and then run into problems," said Stenehjem. "Military members who still have their social security number printed on their ID cards are at greater risk for identity theft," he continued.

Recognizing the increased risk, the Department of Defense recently phased in a new ID card that does not use the social security number as an identifier. Stenehjem encouraged all active duty and retired military members and their dependents to check their ID cards and immediately request replacement of any card still using a SSN. Stenehjem offered the following additional tips:

- Avoid giving out your social security number or date of birth to a business or merchant; if someone asks for that information, ask why it is needed and how it will be protected.
- Shred or tear up any bank statements, canceled checks, pre-approved credit applications before throwing them away.
- If you use a credit or debit card to make a purchase, only the last 4 numbers of the card can appear on the receipt with the expiration date.
- Never respond to any call, email or text message asking to confirm or verify account information, even if it appears official. Instead, contact the customer service number listed on the company's billing statement.
- Never give out your credit card number, social security number, or other personal information over the telephone unless you initiated the call and you are sure it is a reputable company.
- Check your credit report regularly to make sure it is accurate. You are entitled to one free credit report each year from each of the three credit reporting

- bureaus, but you must request the free report from the central clearinghouse at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Place a security freeze on your credit file with the credit reporting bureaus. A security freeze means that your credit file cannot be shared with potential creditors without your consent. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has stolen your name and social security number would have difficulty getting credit in your name. The security freeze does not affect your credit score.

Information about identity theft protections, security credit freezes, and scam prevention is available at [www.ag.nd.gov](http://www.ag.nd.gov) or by calling the Consumer Protection Division, toll free, at 800-472-2600, to ask questions. For information about MCPD, visit the MCPD website at [www.military.ncpw.gov](http://www.military.ncpw.gov).

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