

Q: As an older veteran, what should I do about the stolen VA records and potential identity theft?

A: In May 2006, the Department of Veterans Affairs (VA) learned that a data analyst took home electronic data on a laptop computer. The employee's home was burglarized and the computer equipment was stolen. The electronic data stored on this computer included identifying information for 26.5 million veterans, including 1.1 million military members on active duty, 430,000 members of the National Guard, and 645,000 members of the Reserves. This data loss potentially affects all veterans who have ever filed a claim for VA disability compensation, pension, or education benefits, or who have a VA insurance policy

The VA says at this point there is no evidence that any missing data has been used illegally. However, the VA is asking all veterans to be extra vigilant and to carefully monitor bank statements, credit card statements, and any statements relating to recent financial transactions, and to report any suspicious or unusual activity. You do not have to close your bank account or cancel your credit cards. You should, however, review your credit report. By law you are entitled to one free credit report each year. You can request a free credit report from one of the three major credit bureaus – Equifax, Experian, TransUnion by calling 1-877-322-8228.

You should look out for the following unusual activities: Inquiries from companies you haven't contacted or done business with; Purchases or charges on your accounts you didn't make; New accounts you didn't open or changes to existing accounts you didn't make; Bills that don't arrive as expected; Unexpected credit cards or account statements; Denials of credit for no apparent reason; Calls or letters about purchases you didn't make.

If you find suspicious activity, 1. Contact the fraud department of one of the three major credit bureaus; 2. Close any accounts that have been tampered with or opened fraudulently. 3. File a police report with your local police or the police in the community where the identity theft took place. 4. File a complaint with the Federal Trade Commission Identity Theft Hotline at 1-877-438-4338. The VA also will provide one year of free credit monitoring to individuals whose sensitive personal information - Social Security Number (SSN) - may have been stolen in this incident. The Federal Trade Commission has produced a booklet to help you remedy the effects of an identity theft. The booklet is available online at <http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>.

And finally, the VA is offering a \$50,000 reward for information that leads to the recovery of the stolen laptop and hard drive that contained personal information for millions of veterans. For more background, or updates on this information theft, call 1-800-FED INFO, or on the internet at: <http://www.firstgov.gov/veteransinfo>.