Credit Report Scams

Federal law requires each of the nationwide consumer reporting companies (Equifax, Experian, and TransUnion) to provide a free copy of your credit report, at your request, once every 12 months. If you want to order your free credit report online, *there is only one authorized site*: www.annualcreditreport.com.

The Federal Trade Commission (FTC) is alerting citizens that "imposter" sites have been cropping up which claim to offer "free credit reports," "free credit scores," or "free credit monitoring." The FTC is warning everyone to be careful not to use one of these sites since they are not only capturing sensitive personal information but may also end up costing you money.

If you want to order a free annual credit report online, carefully type in the address given above. Remember: this is the **ONLY** correct site. Once you do this, you will be directed to one of the three companies which are authorized to release the information. You can also order a free report by phone at: 1-877-322-8228.

Check Your Savings Bonds

The U.S. Department of the Treasury reports holding nearly $17 billion in unclaimed Series E savings bonds purchased between 1941 and 1980. Some might belong to service members who invested in savings bonds throughout their careers. Unfortunately, mature savings bonds might be misplaced or forgotten.

To see if you own any of these unclaimed Series E savings bonds, visit Treasury Hunt on the U.S. Treasury Web site: http://treasurydirect.gov/indiv/tools/tools_treasuryhunt.com.

Col Jim Pauls, USAF (Ret), VIPMOAA President, presents a $500 check to Ken Rich, Director of the Southern Virginia Region of the Virginia Wounded Warrior Program at the March 25 dinner meeting.
Photo by Maj Melva Mallison, USAF (Ret)

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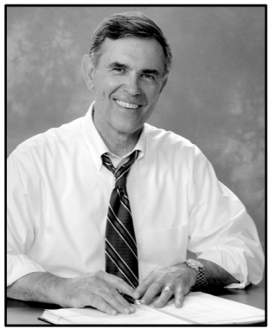

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