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From the Council of Better Business Bureaus

The U.S. government's Office of Personal Management (OPM) has been notifying those affected by a recent cyber security breach that their personal data was compromised. Unfortunately, scammers are also "notifying" consumers. Here's how to identify a real OPM notification letter and the signs of a scam.

How to Spot a Real OPM Letter:

You don't have to be a U.S. federal employee to receive a notification from OPM. The breach was wide reaching, and there are many ways your personal information may have been included. Common ones include:

- Past and present federal employees
- Spouses and other co-habitants listed on federal background investigation applications
- Applicants for a federal job
- Those who worked or volunteered with a federal agency but are not federal employees

Real Letters Contain:

- A 25 digit PIN to register for credit and identity monitoring services. Make sure your PIN is real by entering it at opm.gov/cybersecurity
- Instructions to visit the website opm.gov/cybersecurity to get more information and sign up for monitoring.

Signs of a Scam:

Scammers love to take advantage of large government initiatives. Scams surrounding the roll out of the Affordable Care Act are a recent example. Be on the lookout for scammers attempting to cash in on this effort.

- **OPM will not contact you for personal information.** OPM, nor anyone acting on OPM's behalf, will contact you to confirm personal information. If you are contacted by anyone claiming to represent OPM DO NOT share your information.

- **Email is not used in this round of notifications.** OPM did email to notify those affected by the breach this past summer. This time, they are sending letters by U.S. Postal Service. An email claiming otherwise is a scam.

- **Lost your PIN or didn't receive a letter?** If you have not yet received a letter but think you have been impacted, you can contact the verification center at opm.gov/cybersecurity or by phone.

For More Information:

Learn more about the data breach and the U.S. government efforts to notify those affected on OPM's website .

Check out BBB's Top 10 Scams of 2015: bbb.org/top10scams

To find out more about other scams, check out BBB Scam Stopper (bbb.org/scam).

To report a scam, go to BBB Scam Tracker (bbb.org/scamtracker).