



FROM COUNSEL

A Preventive Law Service of The Office of The Judge Advocate General
Keeping You Informed On Personal Legal Affairs

Identity Theft

Identity theft happens when someone uses your Social Security number or other personal information to open new accounts, make purchases, or get a tax refund. If you believe that someone is using your personal information, visit IdentityTheft.gov.

Reduce your risk.

While identity theft can happen to anyone, there are some things you can do to reduce your risk. Here are some ways to make protecting your identity part of your everyday routine:

- Read your credit card and bank statements carefully and often.
- Know your payment due dates. If a bill doesn't show up when you expect it, look into it.
- Read the statements from your health insurance plan. Make sure the claims paid match the care you got.
- Shred any documents with personal and financial information.
- Minimize the identification information and the number of cards you carry to what you actually need.
- Review each of your three credit reports at least once a year. Visit annualcreditreport.com get your free reports.
- Watch out for suspicious emails asking you to click on a link or share personal information.
- Give your Social Security number only when absolutely necessary.
- Use antivirus software and keep your firewall up.
- Ensure your electronic devices “time out” and require a password to log back on.
- Use strong passwords. Change them periodically.

Servicemembers may add an extra layer of protection via an “active duty alert.” An active duty alert on a credit report means businesses have to take extra steps before granting credit in your name. Active duty alerts last for 1 year, and can be renewed to match the period of deployment. Contact any one of the three credit reporting agencies (Equifax, TransUnion, or Experian) to request an active duty alert; that agency becomes responsible for disseminating the alert to the other two. More information about active duty alerts can be found at <http://www.consumer.ftc.gov/articles/0273-active-duty-alerts> .

What to do if you are a victim of identity theft.

If your personal information is being misused, you need to act quickly. Visit <https://www.identitytheft.gov/> for a detailed action plan. You should:

- Call the companies where you know fraud occurred.
- Contact one of the credit reporting agencies to place a fraud alert and get your credit report.
- Report the identity theft to the Federal Trade Commission (FTC) at their complaint website (<https://www.ftccomplaintassistant.gov>) or call 1-877-438-4338. You will receive, and need to print, an Affidavit which is important to further steps.
- File a report with your local police department
- Close new accounts opened in your name.
- Dispute bogus charges on your accounts.
- Correct your credit report.

You may consider requesting an extended fraud alert or a credit freeze to help prevent further misuse of your personal information. Your specific situation may involve medical claims, student loans, fraudulent bankruptcies, et cetera which will need to be addressed specifically. Visit <https://www.identitytheft.gov/> for more help.

FROM COUNSEL is distributed by the Legal Assistance Office at Torii Station, located in Building 218, Room 220. Our office hours are: Mon, Tue, Wed & Fri 0800-1100 & 1300-1600, Thu 1300-1500. You may call us for an appointment at 644-4332. Check out our web site at <http://www.usagj.jp.pac.army.mil/organization/usago/installation/legal.aspx> for other helpful information on similar personal legal affairs topics.