

## **What Is Identity Theft?**

Identity theft primarily occurs through the compromise of important documents such as bank statements, credit card statements, or your social security number. Bank statements and credit card statements may possibly be stolen from your mailbox or trash. It may also be stolen if you do not protect your online username or password. After obtaining this information, a thief may be able to apply for credit cards in your name and run up massive debt. If the credit card companies do not know that these charges are fraudulent, they may try to sue you to pay for the debt.

## **Protecting Yourself from Identity Theft**

Protecting yourself from identity theft before it occurs is the easiest way to ensure that thieves cannot attack your good name. There are several easy options available.

- Never ever keep your social security card in your wallet or purse. Keep it at home in a safe place and only use it for certain purposes, such as showing it to your employer when you start a job or when you are doing your taxes.
- Have bank and credit card statements sent to you electronically. If you do receive paper copies of credit card statements or bank statements, shred them before throwing them away.
- Never give out your username or password. If you receive an email from someone claiming to be a network administrator, be skeptical. Most companies will never ask you for personal information over email.
- Several reputable companies offer credit monitoring services. These services generally inform you of your credit score detailing your debt history, and offer to show you your credit report regularly. They will also alert you when there is an inquiry on your credit history. An inquiry will show up if someone tries to obtain credit against your identity.

## **Put a Fraud Alert on Your Account**

There are two types of fraud alerts: an initial alert and an extended alert. An initial alert stays on your credit report for at least 90 days. You may ask

that an initial fraud alert be placed on your credit report if you suspect you have been a victim of identity theft such as if your wallet has been stolen or if you've been taken in by an email "phishing" scam. You're entitled to one free credit report from each of the three nationwide consumer reporting companies.

An extended alert stays on your credit report for seven years. You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an "identity theft report." When you place an extended alert on your credit report, you're entitled to a free credit report within twelve months from each of the three nationwide consumer reporting companies.

To place either of these alerts on your credit report or to have them removed, you will be required to provide appropriate proof of your identity, which may include your SSN, name, address, and other personal information to the consumer reporting company. To place a fraud alert on your account contact one of the credit bureaus.

## **First Step**

Visit <https://www.identitytheft.gov/> to get started by reporting the identity theft and creating a recovery plan.

<b>Equifax - <a href="http://www.equifax.com">www.equifax.com</a></b> To order your report: Call 800-685-1111 or write P.O. Box 740241 Atlanta, GA 30374-0241  To report fraud: Call 800-525-6285 or write P.O. Box 740241 Atlanta, GA 30374-0241	<b>Experian - <a href="http://www.experian.com">www.experian.com</a></b> To order your report: Call 888-397-3742 or write P.O. Box 4500 Allen, TX 75013-0949  To report fraud: Call 888-EXPERIAN (397-3742) or write P.O. Box 4500 Allen, TX 75013-0949
<b>Trans Union - <a href="http://www.tuc.com">www.tuc.com</a></b> To order your report: Call 800-680-7289 or write P.O. Box 338, LCD1 Hamilton, Ontario L8L7W2  To report fraud: Call 800-680-7289 or write Fraud Victim Assistance Division P.O. Box 338, LCD1 Hamilton, Ontario L8L7W2	

## **Other Resources**

You should obtain and review a copy of your credit report. If you believe information in your credit report is inaccurate due to identity theft or fraud, contact a credit reporting agency for assistance. If someone has misused your Social Security number or other personal information, you should close any accounts that you did not authorize, file a police report, and contact the Federal Trade Commission (FTC) for help. You can contact the FTC by:

- Internet:  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)
- Phone: **1-877-IDTHEFT (1-877-438-4338)**
- TTY: **1-866-653-4261**

## **Credit/Debit Card Theft**

Identity theft is similar to, but not the same as, credit/debit card theft. Credit card theft involves someone stealing your credit/debit card numbers and making charges to your account that you never authorized. Someone can do this by actually stealing your card, by writing down the numbers on your card on a separate sheet of paper, or making a duplicate of your card. It is important to monitor your credit card or bank statements frequently to identify unauthorized charges. If you see unauthorized charges on your account, you should alert your credit card company or bank so that they can stop more unauthorized charges from being made. These companies may require that you file a police report with local law enforcement.

There are several ways to protect yourself from credit/debit card theft. The easiest way is to use cash. Thieves cannot steal a card they never see. If you are inclined to use a card, use your credit card. By federal law, once you report loss or theft, your liability to the loss or theft is limited to fifty dollars (\$50). You do not enjoy the same protection with a debit card. In fact, if you do not file the proper paperwork with the bank, which is more difficult overseas due to the speed of mail, you will remain liable for the fraudulent charges, even though you reported the fraud.

If you do use your credit/debit card, never let your card leave your sight. If a merchant tries to

charge your card in another room, ask them to charge your card in front of you.

Finally, you should be aware that there has been a problem in England recently with ATM card theft. Thieves have been placing sophisticated devices on ATM card readers to be able to make a duplicate of your ATM card. When you place your card in one of these machines, thieves scan your card and obtain your ATM card numbers and your pin number. Be on the lookout for ATM machines that appear out of the ordinary.

### **Special Help for Military Members**

Special help is available for military members through the FTC's "Military Sentinel." Military Sentinel is a project of the FTC and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Military Sentinel also provides a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing to identity theft to work-at-home scams.

This handout is for basic information on topic covered as it relates to military personnel stationed in the United Kingdom. It is not intended to take the place of legal advice from a Judge Advocate. There may be important exceptions in some states to the information presented here. Please contact the Legal Office for questions and further information. You may view more information on various legal topics at the Air Force Legal Assistance website found at <https://aflegalassistance.law.af.mil>. Additionally, complete legal worksheets for Wills, Living Wills, Powers of Attorney (General, Special, and for Health Care), and access to the Online Survey are found on the Air Force Legal Assistance website.

Scan Below to Access the:

RAF Mildenhall Legal Office Website  
[www.mildenhall.af.mil/Info/Legal-Office](http://www.mildenhall.af.mil/Info/Legal-Office)



Legal Assistance Website  
<https://aflegalassistance.law.af.mil>



## **Legal Assistance Information Series IDENTITY THEFT**



**Hours of Operation** (Walk-ins)  
Notary Public & Powers of Attorney  
Monday – Friday: 800-1630 hrs

**Legal Assistance**  
By Appointment Only

100 ARW/JA  
APO AE 09459  
DSN 314-238-2028  
COMM (0)1638-54-2028  
E-mail: [100ARW.JAV3@mildenhall.af.mil](mailto:100ARW.JAV3@mildenhall.af.mil)

Scan Below to Access Our Website  
[www.mildenhall.af.mil/Info/Legal-Office](http://www.mildenhall.af.mil/Info/Legal-Office)

