

TIPS for Servicemembers and Veterans

Protecting Yourself from Identity Theft



Scammers often target servicemembers for identity theft, which is when someone steals and misuses your personal information. Identity theft can harm your credit and security clearance, and can cost you a lot of money. Here are some tips on protecting yourself from identity theft and what to do if your identity is stolen.

Protect Yourself from Identity Theft

- If you are called to active duty, put an Active Duty Alert on your credit report. This will help protect against identity theft. An Active Duty Alert lasts for one year and may be renewed. To add an Active Duty Alert on your credit report, contact the three main credit reporting agencies:

Equifax

P.O. Box 104139
Atlanta, GA 30348-5139
(800) 525-6285
www.equifax.com/CreditReportAssistance

Experian

P.O. Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com/fraud

TransUnion

P.O. Box 2000
Chester, PA 19016
(800) 680-7289
www.transunion.com/fraud

- Get free copies of your credit reports regularly and look for any wrong information. You can get one free copy of your credit reports each year by going to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
(877) 322-8228
www.annualcreditreport.com
- Consider placing a freeze on your credit, which protects you against someone opening an account in your name. Contact the credit reporting agencies listed above to place a freeze, which costs a small fee to place and remove. You will need to remove the freeze to apply for credit, like a loan or credit card.
- If your credit report has wrong information, immediately contact the credit reporting agency to fix it.
- Only share your Social Security number if necessary (when doing your taxes, setting up a bank

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account, etc.), and shred or lock up documents with personal information.

- Do not give out any personal information in response to phone calls, emails, or text messages without making sure the request is not a scam.
- Do not give out your Social Security number to get military discounts. Scammers often promise military discounts to get personal information.
- When banking or shopping online, only give out financial information to a website that starts with “https” instead of “http” (the “s” means that it is a secure site).
- Always review your credit card and bank account statements to make sure no one is using your accounts. If you see wrong information or unusual activity, immediately contact the bank or card issuer to fix it or determine if someone got access to your account without your consent.
- Be careful when giving anyone power of attorney. Once someone has power of attorney, you have little control over financial transactions they enter into under your name.

What to Do If Your Identity Is Stolen

- Tell your commanding officer that you are the victim of identity theft.
- Put a fraud alert on your credit report by contacting the three credit reporting agencies listed above.
- Report identity theft and get a recovery plan at <https://www.identitytheft.gov/>. This will help

you fix problems caused by identity theft, like closing accounts opened in your name.

- File a police report and keep a copy for your records.

Additional Resources

Ask your base legal office for help. For the legal office’s contact information, ask your command or visit the Armed Forces Legal Assistance Program website at <https://legalassistance.law.af.mil/>.

California National Guard personnel can also get help from the State Staff Judge Advocate’s Office - go to <http://www.calguard.ca.gov/> for contact information.

For information on civilian legal aid resources, go to <http://www.lawhelpca.org>.

The Attorney General’s Office cannot give legal advice, but filing a consumer complaint is helpful because it alerts the Office to consumer issues and may help with the Office’s investigations. File a complaint with the Attorney General’s Office at <https://oag.ca.gov/consumers> or (800) 952-5225.

For more information about military consumer protection, visit <https://oag.ca.gov/consumers/general/military>.

For questions regarding the Department of Justice, contact the Public Inquiry Unit at (916) 210-6276 (voice), or (800) 952-5225 (toll-free in California).