



MOUNTAIN POST LEGAL BRIEF

A Preventive Law Service of The Office of the Staff Judge
Advocate
Headquarters, Fort Carson
Keeping You Informed On Personal Legal Affairs



IDENTITY THEFT

Consider these questions and answers to determine whether you are at risk or the victim of Identity Theft.

Q: WHAT IS IDENTITY THEFT?

A: Identity theft happens when someone steals your personal information and uses it without your permission.

Q: WHAT ARE SOME RED FLAGS OF IDENTITY THEFT?

A: Red Flags of an identity theft can include:

1. Mistakes on your bank, credit card, or other account statements;
2. Mistakes on the explanation of medical benefits from your health plan;
3. Your regular bills or account statements do not arrive on time;
4. Bills or collection notices for products or services you never received;
5. You are turned down unexpectedly for a loan or job; or
6. Mail, email or calls about accounts or jobs in your minor child's name

Q: HOW CAN I PROTECT MY INFORMATION?

A: Steps to protecting your identity include:

1. Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies.
2. Read your bank information. If the statements has mistakes or does not come on time, contact the business.
3. Shred all documents.
4. Do not respond to email, text, or phone messages that ask for personal information.

Q: WHAT DO I DO IF I HAVE BEEN A VICTIM OF IDENTITY THEFT?

A: If you suspect you have been the victim of an identity theft, you should do the following:

1. Place a fraud alert with the three major credit agencies (Equifax, Transunion, and Experian). Keep copies of all documentation or correspondence.
 2. Contact each individual company and close any accounts that may have been tampered with or that are fraudulent. Contact them in person or by phone initially but always follow up in writing. Keep copies of all documentation or correspondence.
 3. Dispute the debts.
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4. File a complaint with the Federal Trade Commission. You can file your complaint online at IdentityTheft.gov. In addition to your complaint being automatically filed with the FTC, they will also provide a personal recovery plan and pre filled letters to send to banks, credit card companies, utility companies, and more.

5. File a police report. Although the FTC complaint is legal and binding as your proof that you claim to be innocent of the damage, there may be some circumstances where you would still want to file a local police report. Some of these reasons include:

- a. You know the identity thief, or have other information that could help a police investigation;
- b. An identity thief used your name in a traffic stop or any encounter with police; or
- c. A creditor, debt collector, or someone else affected by the identity theft insists that you produce a police report.

Should you decide to file a police report, make sure you bring your FTC ID Theft Complaint and any supporting documentation.

IF YOU ARE DEPLOYING AND DO NOT EXPECT TO SEEK NEW CREDIT, PUT AN ACTIVE DUTY ALERT ON YOUR CREDIT REPORT. The alert required creditors to take steps to verify your identity before granting credit in your name. It lasts a year but can be renewed

Q. CAN THE LEGAL ASSISTANCE OFFICE HELP ME?

A. Yes. Contact the Fort Carson Legal Assistance Division to arrange a consultation with a legal assistance attorney.

Consultation with Army attorneys is free to eligible clients. If you have questions or need help with legal problems, call the Fort Carson Legal Assistance Office at 526-5572/5573 or come by the office (Building 6222) Monday through Friday from 0900 to 1600 hours. Appointments are made on the last duty day of every week, you can call or walk-in to schedule an appointment.

OTHER RESOURCES:

Credit Agency	Report Fraud	Website
Equifax	(800) 525-6285	www.equifax.com
Experian	(888)397-3742	www.experian.com
Trans Union	(800) 680-7289	www.transunion.com

MOUNTAIN POST LEGAL BRIEF is one of a series of informative handouts from the Fort Carson Legal Assistance Division containing general information on topics that legal assistance attorneys frequently advise on. Information provided is general in nature and does not constitute legal advice. Consult an attorney for specific legal advice for your particular situation. You may schedule a legal assistance appointment by calling the Legal Assistance Division at 719-526-5572.

