

Identity Theft

Military Personnel & Families:
What to know, What to do



FEDERAL TRADE COMMISSION

[IdentityTheft.gov](https://www.ftc.gov/identitytheft)

Is someone using your personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That's identity theft.

Visit [IdentityTheft.gov](https://www.identitytheft.gov) to report identity theft and get a personal recovery plan.

Tools for Active Duty Military

Active duty military can get an active duty alert and free electronic credit monitoring. National Guard members also have a right to free electronic credit monitoring.

Active Duty Alert

An active duty alert requires creditors to take steps to verify your identity before granting credit in your name. It lasts a year but can be renewed for the length of your deployment. Contact the fraud department of one credit bureau; they must contact the other two.

An active duty alert gives you a benefit that you don't get with a standard year-long alert: the credit bureaus take your name off their marketing lists for prescreened credit offers for two years – unless you ask them to add you back on. Use the credit bureau contacts on the right.

Free Electronic Credit Monitoring

Electronic credit monitoring means you'll be notified of any material additions or changes to your credit file. To sign up, contact each of the three credit bureaus. Use the credit bureau contacts on the right.

What To Do Right Away

Step 1: Call the companies where you know fraud occurred.

- Call the fraud department. Explain that someone stole your identity. Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords, and PINs for your accounts.

Step 2: Place a fraud alert and get your credit reports.

- To place a free fraud alert, contact one of the three credit bureaus. That company must tell the other two. A fraud alert lasts one year. It will make it harder for someone to open new accounts in your name.
- Get your free credit reports from Equifax, Experian, and TransUnion. Go to annualcreditreport.com or call 1-877-322-8228.
- Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft.

Credit Bureau Contacts

- Experian.com/help
888-EXPERIAN
(888-397-3742)
- TransUnion.com/credit-help
888-909-8872
- Equifax.com/personal/credit-report-services
800-685-1111

Get updates at
IdentityTheft.gov/creditbureaucontacts.

Step 3: Report identity theft to the FTC.

- Go to IdentityTheft.gov, and include as many details as possible.

Based on the information you enter, IdentityTheft.gov will create your Identity Theft Report and recovery plan.

- Notify your commanding officer. You don't want them caught off guard if they get calls looking for you, trying to collect on debts that aren't yours.

Go to IdentityTheft.gov for next steps.

Your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company.

IdentityTheft.gov can help – no matter what your specific identity theft situation is.



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October 2019