



7th JMTC Legal Assistance Information

Identity Theft

Please note that this Information Paper only provides basic information and is not intended to serve as a substitute for personal consultations with a Legal Assistance Attorney.

What is Identity Theft?

Identity theft occurs when someone uses your name, Social Security Number, credit card number, or some other identifying information for their own use. It occurs when someone takes your personal information without your knowledge to commit fraud or theft. Often, you won't even realize that your identity has been stolen until you are denied a loan or some other kind of credit.

Steps to take if you suspect you are a victim of Identity Theft:

1) Contact one of the Credit Reporting Agencies and request that a fraud alert be added to their file and that they delete the fraudulent information. This fraud alert is only good for 90 days unless you request an extended fraud alert that lasts for as long as 7 years.

(a) Equifax: (800) 525-6285

(b) TransUnion: (800) 680-7289

(c) Experian: (888) 397-3742

2) File a report with the law enforcement agency that has jurisdiction and get a copy of their report. This can help when dealing with credit card companies and other agencies.

3) Contact all agencies and companies that have opened fraudulent accounts in writing as well as by telephone and close those accounts. Also ask these agencies to forward copies of the fraudulent applications, bills, and any other fraudulent documents to the credit reporting agency as well as to you.

4) Go to the following web site:
<http://www.ftc.gov/bcp/edu/microsites/idtheft/tools.html> and fill out the ID theft affidavit. You will also find other helpful information on this website as well.

5) Monitor your credit report by requesting new reports from the three reporting agencies every three months.

Steps to take to repair your credit:

Often after identity theft has occurred, your credit may be damaged. You may feel that the easiest way to repair your credit is to pay a credit repair agency. The Federal Trade Commission (FTC) strongly encourages victims of identity theft to avoid using these agencies, and reminds victims of identity theft that no one can legally remove negative information from a credit report. It is also important to know that everything that a credit repair agency can do for you, you can do for yourself at little or no cost.

To repair your credit, please follow these steps:

1) Tell the consumer reporting company, in writing, what information you believe is inaccurate. Be sure to include copies of documents that support your claim. The consumer reporting company **MUST** investigate your claim within thirty (30) days. The consumer reporting company **MUST** provide you with the results of their investigation and a free copy of your report if the investigation results in a change.

2) Tell the creditor, in writing, that you dispute an item. Be sure to include copies of documents that support your claim. To see how to dispute credit report errors, view the web site at: www.ftc.gov/bcp/online/edcams/credit

3) Work out a repayment plan with your creditors and keep track of bills.

4) Make an appointment with a financial advisor. Most military posts offer free financial planning through ACS.

Important Numbers for Identity Theft Issues:

Grafenwoehr Legal Assistance Office:

DSN: 475-7114

COM: 09641-83-7114

Vilseck Legal Assistance Office:

DSN: 476-2289

COM: 09662-83-2289

Army Community Services (ACS):

Grafenwoehr ACS:

DSN: 475-8433

COM: 09641-83-8433

Vilseck ACS:

DSN: 476-2733

COM: 09662-83-2733