

# Identity Theft

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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. It can disrupt your life, hurt your finances, and even put your security clearance at risk.

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

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The site provides detailed advice to help you fix problems caused by identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- **update** your plan and **track** your progress
- print **pre-filled letters & forms** to send to credit bureaus, businesses, and debt collectors

Go to [IdentityTheft.gov](https://www.identitytheft.gov) and click “**Get Started.**”

## Active Duty Alert

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Put an active duty alert on your credit report if you're deployed and don't expect to seek new credit. The 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 fraud 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.

# 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.
  - **Experian.com/help**  
888-EXPERIAN (888-397-3742)
  - **TransUnion.com/credit-help**  
888-909-8872
  - **Equifax.com/personal/credit-report-services**  
1-800-685-1111

A fraud alert lasts one year. It will make it harder for someone to open new accounts in your name.

Get updates at **IdentityTheft.gov/creditbureaucontacts**.

- 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 to the FTC and the police.

## 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](https://IdentityTheft.gov) for next steps.

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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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