

# Identity Theft

DISCLAIMER: The information contained in this fact sheet is of a general nature and is provided for your assistance. It is not intended as legal advice and is not a substitute for legal counsel. If you have any questions as to how the law affects you or your legal rights, contact your civilian attorney or the Eglin AFB Legal Office at (850) 882-4611 for an appointment with a licensed attorney.

## **ARE YOU A VICTIM OF IDENTITY THEFT? If so, take the following actions to protect yourself:**

- 1. Immediately place an Initial Fraud Alert on your credit reports.** Initial Fraud Alerts are free. To place an Initial Fraud Alert on your credit reports, call *one* of the three credit reporting companies (**Equifax.com/CreditReportAssistance:** 1-888-766-0008; **Experian.com/fraudalert:** 1-888-397-3742; or **TransUnion.com/fraud:** 1-800-680-7289). The credit reporting company you call will contact the other two companies on your behalf.
- 2. Order a free credit report from each of the three credit reporting companies and review each report for unauthorized or fraudulent activity.** Placing an initial fraud alert on your credit reports entitles you to a free report from each company (even if you have otherwise obtained a free credit report in the previous year). Go to **annualcreditreport.com** or call 1-877-322-8228.
- 3. Immediately contact all businesses (including banks and credit card companies) that have an unauthorized debt or charge registered in your name.** Inform each business that you are a victim of identity theft and provide the details of the unauthorized debt or charge. Keep a log of all communications and send formal letters by certified mail. To find sample letters go to <https://www.identitytheft.gov/sample-letters>.
- 4. Create an Identity Theft Report.** Follow these steps to create your Identity Theft Report:  
**Step 1:** File a complaint with the Federal Trade Commission (FTC). You may file your complaint by calling the FTC's identity theft hotline at 1-877-438-4338 or by filing electronically at <https://www.identitytheft.gov/> to file your complaint.  
**Step 2:** Bring the Identity Theft Report to your local police department. File a formal police report and receive an official copy of the police report.  
**Step 3:** Attach your Identity Theft Report to the official police report.
- 5. Provide your Identity Theft Report to every creditor that is attempting to collect an unauthorized debt.**
- 6. Implement other additional recovery steps as outlined in the checklists on the [identitytheft.gov](http://identitytheft.gov) website as noted above.**

## **ARE YOU DEPLOYING? If so, consider placing an Active Duty Military Alert on your credit reports.**

Military members away from their normal duty station can place an active duty military alert on their credit reports by calling one of the three credit companies at the above numbers. The Active Duty Military Alert forces all credit companies to contact you or your designated representative before granting credit to anyone seeking credit in your name.