



STAFF JUDGE ADVOCATE FORT HUACHUCA, AZ



What is Identity Theft and what can I do about it?

Identity theft is a crime that occurs when someone uses your name, Social Security number, credit card number, or some other identifying information for his or her own use. Unfortunately, identity theft is an all-too-common crime that keeps growing.

There are three basic steps to take if you believe your identity has been stolen. First, immediately contact the fraud departments of each of the three major credit bureaus, and report the matter. The credit bureaus will send copies of your credit report(s) so you may review them to ensure no additional fraudulent accounts were opened in your name or unauthorized changes made to existing accounts. You can also request that a fraud alert and victim's statement be placed in your file, asking that creditors call before opening any new accounts or changing existing accounts. Second, for any accounts that have been fraudulently accessed or opened, contact the security department of the appropriate creditor or financial institutions that holds the account that the thief has accessed to report the matter. Third, file a report with local police, and get a copy of the report in case the bank, credit card company, or others involved need proof of the crime. Finally, visit your Legal Assistance office. We can assist you with all the steps outlined above, as well as in utilizing other federal laws to repair the damage done by identity theft.