



# THE JBSA JURIST

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## Identity Theft

Identity theft (IT) occurs when someone uses another person's personally identifiable information (PII) without permission to obtain something of value. The thief will first obtain the victim's private information (social security number, bank account number, debit or credit card account numbers, driver's license number, or internet passwords). The information will then be used to drain the victim's bank accounts, make online purchases, or obtain medical care in the victim's name. The PII can also be used to buy a car, apply for government benefits, and obtain fraudulent tax refunds. By the time the victim finds out about the fraud, it has usually already occurred. Often the victim does not learn about the theft until he receives a letter from a collection agency. In any case, if you are the victim of identity theft, it's important to take immediate steps to address the crime:

1. **Report the Fraud to the Creditor.** Call the fraud department of each creditor that is affected by the theft of your identity. Explain that someone stole your identity, and ask them to remove any fraudulent charges and freeze or close your account. Change all logins, passwords and PINs associated with the account. Request written confirmation that the creditors have complied with your request. Take notes, names and numbers during the conversation, and retain your notes.

2. **Report the Fraud to the Credit Bureaus.** Report the fraud to each of the major credit bureaus, and do so in writing: <https://www.identitytheft.gov/sample-letters/identity-theft-credit-bureau.html>. Even before you report the fraud in writing, you should place a "fraud alert" on your credit reporting files by contacting one of the three major credit reporting bureaus:

- <http://www.Equifax.com/CreditReportAssistance>, 1-888-766-0008
- <https://www.experian.com/fraud/center.html>, 1-888-397-3742
- <http://TransUnion.com/fraud>, 1-800-680-7289

When you contact one of the bureaus, it must notify the other two bureaus of the fraud alert. Placing a fraud alert on your accounts is free and will make it harder for a criminal to open new accounts in your name. For more protection, consider placing a "credit freeze" on your credit file.

3. **Make an FTC Complaint & Affidavit.** Report the IT to the Federal Trade Commission (FTC) by completing its online complaint form: <https://www.identitytheft.gov/>. The data one enters on the website will be used to automatically generate an "Identity Theft Victims' Complaint and Affidavit" which should be printed out and taken to your local police precinct.

4. **Report the Fraud to Your Local Police Precinct.** Go to your police precinct with the original IT Affidavit, government-issued photo ID, proof of address, any proof of the fraud, and the FTC's memo to Law Enforcement (<http://www.consumer.ftc.gov/articles/pdf-0088-ftc-memo-law-enforcement.pdf>). Tell the police someone stole your identity and you need to file a report. Ask for a copy of the resulting police report.

The best way to proactively protect your identity and PII is to consistently safeguard and monitor your personal financial information, and have a plan in place to immediately stop the theft if it occurs. A detailed checklist containing additional steps victims can take may be found at the FTC website, <https://www.identitytheft.gov/>. Contact your installation Legal Assistance Office for more information.

**AREA DEFENSE COUNSEL**

*ADCs are experienced judge advocates outside the local chain of command to allow Airmen completely confidential legal advice for criminal and adverse matters.*

**Ft Sam Houston: DSN 471-9679**

**Lackland: DSN 473-2924/2926**

**Randolph: DSN 487-2274**

**SPECIAL VICTIMS' COUNSEL**

*SVCs are experienced, independent judge advocates who provide confidential legal advice to victims of sexual assault. They serve both restricted and unrestricted reporters, help victims understand their legal rights, and explain how the legal process works for processing sex assault claims.*

**JBSA (Lackland): DSN 473-4748**

**PREPARE FOR YOUR  
LEGAL ASSISTANCE APPOINTMENT**

**LOG ONTO: <https://aflegalassistance.law.af.mil>**

**Wills & Power of Attorney Powers of Attorney**

1. Click on tab "Legal Worksheets"
2. Complete worksheet for documents you wish to have created
3. Save your ticket number, then call the Legal Office for an appointment!
4. Please complete survey online

**Legal Assistance**

1. Click on tab "Legal Information"
2. If the information you are looking for is not listed, call the Legal Office for an appointment!
3. Please complete online survey!

**TO SCHEDULE AN APPOINTMENT CALL  
ONE OF THE OFFICES BELOW**

**JBSA-Ft Sam Houston**

502 FSG/JA  
2422 Stanley Road

*Legal Assistance Primarily by  
Appointment*

**Walk-in Hours**

Tues 0830-1030 All eligible clients  
Thurs 0830-1030 Active Duty only

**Will Executions**

Thurs 1330-1430

**Notary and Powers of Attorney**

Mon-Thurs 0730-1630  
Fri 0730-1200

**DSN 420-0169  
Comm: 210-808-0169**

**JBSA-Randolph**

502 SFLSG/JA  
1 Washington Circle, Bldg 202

*Legal Assistance Primarily by  
Appointment*

**Walk-in Hours**

Mon 1000-1100 Active Duty only

**Will Executions**

Fri 0900-1100 By appointment only  
Provide ticket number from the  
website when scheduling

**Notary and Powers of Attorney**

Mon-Fri 0800-1130 and 1300-1500

**DSN 487-6781  
Comm: 210-652-6781**

**JBSA-Lackland**

502 ISG/JA  
1701 Kenly Ave, Suite 134

*Legal Assistance Primarily by  
Appointment*

**Walk-in Hours**

Wed 0800-0930 All eligible clients

**Notary and Powers of Attorney**

Mon, Tues, Thurs, Fri 0800-1530  
Wed 0800-1230

**DSN 473-3362  
Comm: 210-671-3362**



**WISDOM - VALOR - JUSTICE**