



THE JBSA JURIST

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IDENTITY THEFT

What is Identity Theft?

If someone besides you uses your personal or financial information to make purchases, obtain benefits, file taxes, or commit fraud, that activity constitutes identity theft. With the growth of the internet and e-commerce, identity theft has also become a growing problem. Identity thieves may use this information to make purchases, borrow money, or steal from victims directly. In the vast majority of cases, victims are not liable for purchases made by identity thieves, but if you are a victim of identity theft, you must be vigilant in protecting your creditworthiness and getting reimbursed for losses.

Warning Signs of Identity Theft

Once an identity thief obtains your personal or financial information, there is almost no limit to the damage they can cause. Often times, you may not know that you have been a victim of identity theft until you experience a consequence like a bill, credit collection, or denied loans. Keep an eye out for some of the following indicators that your identity has been stolen:

- Withdrawals from your bank account or credit card expenditures that you cannot explain
- Unfamiliar accounts or charges on your credit report
- Notification from the IRS that more than one tax return was filed in your name
- Notice of a data breach at a company where you do business or have an account

Steps to Protect Yourself

- Avoid giving out personal information (your name, birthdate, Social Security number, or bank account number) by phone, mail, or online, especially when the request is unsolicited or the requestor's identity is unverified.
- Collect mail promptly. Place a hold on your mail when you are away for several days. Shred mail before throwing away.
- Regularly review your banking and credit card statements. Watch for unauthorized transactions.
- Use a credit card instead of a debit card! You are never liable for fraudulent use of a credit card, but if you fail to report a fraudulent debit charge for months, you could be liable for the fraud under a theory of negligence. Also, it's typically easier to contest credit card charges than debit charges.
- Create complex passwords whenever possible. Change passwords if a company possessing your information experiences a security breach.
- Review your credit report once a year to ensure that it doesn't include accounts that you have not opened. By law, all consumers can obtain a free copy their credit report every 12 months from each of the big three credit monitoring firms: Equifax, TransUnion, and Experian. Alternatively, subscribe to or use a free credit monitoring service.

What To Do If Your Identity Has Been Stolen

For the entirety of this process, keep a log of who you speak to, where they work, the date and time of your conversations, and any other pertinent details of the conversation. Also, keep copies of any documents you receive.

- Call the Legal Office! Your local JAGs can help you navigate the pitfalls of identity theft.
- Call any companies where you know fraud occurred, including informing affected credit card providers.
- Place a fraud alert and get your credit report. You can contact any one of the three credit bureaus.
- Contact your bank(s) and inform them that your identity has been stolen and to look for suspicious charges.
- Report identity theft to the Federal Trade Commission.

For more information:

Please visit:

- * <https://identitytheft.gov/>
- * <https://www.usa.gov/identity-theft>

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 (LAK, FSH, RND): 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 0800-1000 All eligible clients
Thurs 0800-1000 Active Duty only

Notary and Powers of Attorney

Mon-Thurs 0730-1630
Fri 0730-1200

**DSN 420-0169
Comm: 210-808-0169
Tax Center: 210-295-1040**

JBSA-Randolph

502 SFG/JA
1 Washington Circle, Bldg 100

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Tues 0900-1000 All eligible clients
Thurs 0900-1000 Active Duty only

Notary and Powers of Attorney

Mon-Fri 0800-1500

**DSN 487-6781
Comm: 210-652-6781
Tax Center: 210-652-1040**

JBSA-Lackland

502 ISG/JA
1701 Kenly Ave, Suite 134

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Wed 0830-0930 All eligible clients

Notary and Powers of Attorney

Mon, Tues, Thurs, Fri 0830-1530
Wed 0830-1230

**DSN 473-3362
Comm: 210-671-3362
Tax Center: 210-671-1001**



WISDOM - VALOR - JUSTICE