



3ID Legal Assistance Office Newsletter Volume 8, September/October 2024

“SOLDIER FIRST, LAWYER ALWAYS”



Welcome back to the latest edition of the 3ID Legal Assistance Newsletter! This edition of the Legal Assistance Newsletter provides general guidance for protecting yourself from and responding to identity theft.

Identity Theft

In 2021, almost 24 million Americans were victims of identity theft. According to the Federal Trade Commission (FTC), Servicemembers are 76% more likely to report misuse of their financial accounts by an identity thief. These incidents can cause a great deal of stress and have serious implications for your credit and overall financial wellbeing.

• Prevention.

- *Sign up for free credit monitoring.* Servicemembers can receive free credit monitoring services and be notified of file changes with each of the “Big 3” reporting agencies: [Equifax](#), [Experian](#), and [Transunion](#).
- *Request your credit reports.* Reviewing your credit report regularly is the best way to spot potential identity theft or reporting errors. By federal regulation, you are entitled to one free credit report every 12 months from each of the “Big 3” reporting agencies. These reports can be requested at [AnnualCreditReport.com](#).
- *Protect your personal information.* Do not give out your personally identifiable information or financial account information unless necessary, and then only to reputable organizations. **Where possible, use your DoD Identification Number instead of your Social Security Number.**
- *Use new and complex passwords.* Reusing the same password across accounts can increase your exposure in the event of a data breach. Using easily guessed passwords containing common words, names, or dates can allow scammers to steal your account information. Protect your online accounts by using a variety of complex passwords or setting up multi-factor authentication.

• Response.

- *Call the company where fraud occurred.* Most large companies have a fraud department. Call and explain that someone stole your identity and ask them to freeze or close any fraudulent accounts.
- *Freeze your credit or place a fraud alert.* Contact each of the Big 3 credit bureaus and request to freeze your credit. This will prevent anyone (including you) from receiving additional credit in your name until the credit freeze is lifted.
- *Create an Identity Theft Report and recovery plan.* Visit www.identitytheft.gov to file a report with the FTC. This website will also help you determine the appropriate next steps for your particular situation, including closing fraudulent accounts, correcting your credit report, removing bogus charges, and responding to debt collectors.

If you have inquiries or would like to schedule an appointment with one of our attorneys, please email us at: usarmy.stewart.forscom.mbx.fsga-legal-assistance-office@army.mil.

Disclaimer: These materials have been prepared for general informational purposes only and are not legal advice. This information is not intended to create an attorney-client relationship, and receipt of it does not constitute an attorney-client relationship. Reference to particular credit services does not imply DoD endorsement.

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