

Active duty service members away from their usual duty station (or a person acting on behalf of, or as a personal representative of the service member through a power of attorney) may place, at no cost, an active duty alert on their credit report.

HOW TO PLACE AN ALERT

TO PLACE AN ACTIVE DUTY ALERT, OR HAVE IT REMOVED, CONTACT ANY OF THE THREE CONSUMER REPORTING AGENCIES:



For more information, visit ftc.gov and search "Active Duty Alert".

ACTIVE DUTY ALERT

An active duty alert remains on your credit report for one year unless you request it to be removed. If your deployment exceeds that time frame, you can place another alert on your credit report. While the alert is in effect, creditors must verify your identity before issuing credit in your name. The law allows you to identify a personal representative to place or remove an alert. Placing an active duty alert on your credit report may make it more difficult for your spouse to obtain additional credit.

STAY INFORMED

[Militaryconsumer.gov](https://militaryconsumer.gov) has a section that helps you understand and address forms of identity theft and consumer fraud that may affect you. Available tools include the following:

- » Scam alerts to warn you of current fraudulent solicitations for personal information.
- » Educational materials on a wide array of personal finance topics ranging from car buying to safely using technology.