

## Guard Your Identity and Know Your Rights

Achieving financial security includes protecting your identity and knowing your rights as a member of the military under the Servicemembers Civil Relief Act (SCRA) and Military Lending Act (MLA). These two programs provide lending protections to help Service members avoid common pitfalls and focus on their mission while on active duty. Your Legal Assistance Office on base is available to help.

## Identity Theft

Identity theft occurs when someone steals an individual's personal information and uses it without his or her permission to open fraudulent accounts and makes unauthorized purchases. Identity theft is a serious problem that can ruin a person's credit and good name and can take significant time, effort, and money to resolve.

### Warning Signs of Identity Theft:



- Missing bills
- Unauthorized accounts on credit reports
- Unsolicited credit cards or bills
- Credit denial

### Ways to Defend Against Identity Theft:

- Safeguard mail
- Secure wallet or purse
- Save receipts
- Review account statements
- Shred documents
- Notify creditors of address updates
- Check credit reports regularly at [annualcreditreport.com](https://annualcreditreport.com)
- Place Active Duty alerts or security freezes on credit reports prior to deployment

**Resources:** TransUnion 1-800-680-7289, Experian 1-888-397-3742, Equifax 1-800-525-6285, Federal Trade Commission (FTC) 1-877-ID-Theft or [www.consumer.gov](https://www.consumer.gov), or Military Consumer [www.militaryconsumer.gov](https://www.militaryconsumer.gov).

The Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA) are programs that provide certain protections in lending for Service members who are called to active duty.

## Servicemembers Civil Relief Act

### Who's Protected:

- Active Duty Service members
- Members of the Reserves and National Guard (when on active Title 10 federal service for more than 30 consecutive days)
- SCRA (for all) begins on the first day of active duty, which includes basic or occupational training

### Legal Protections:

When requirements are met, the rights and protections include: ability to terminate cell phone, cable and internet contracts; termination of residential and auto leases; postponement of foreclosures and evictions; installment contract protection; 6% interest rate cap on debts incurred before active duty; stay of certain civil court proceedings; delay of enforcement related to certain taxes, including personal and real property taxes; life insurance coverage protections.

## Military Lending Act

### Who's Protected:

- Active duty Service members
- Members of the Reserves and National Guard (when on active Title 10 federal service for more than 30 consecutive days)
- Covered dependents

### Legal Protections:

When requirements are met, rights and protections include: 36% interest rate cap on most types of consumer loans; no mandatory waivers of consumer protection laws; no mandatory allotments; no prepayment penalty.

For more information about the SCRA, visit [www.militaryonesource.mil](https://www.militaryonesource.mil) and search the keyword "SCRA" or <https://scra.dmdc.osd.mil/scra/#/home> and for MLA visit [www.consumerfinance.gov](https://www.consumerfinance.gov).