



Arkansas Army National Guard
Office of Legal Assistance
Building 7300, Camp Joseph T. Robinson
North Little Rock, Arkansas
Phone: 501-212-5502

Legal Assistance Website: <https://arkansas.nationalguard.mil/Home/JAG-Legal/>
Legal Assistance email: ng.ar.ararng.list.legal-assistance-mailbox-managers@army.mil



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Consumer Protection in Arkansas - Identity

Identity theft is a crime and occurs when someone uses your personal information without your permission to commit fraud or other crimes, most commonly to obtain access to credit in your name. For example, an identity thief steals your Social Security number and opens, or attempts to open, a credit account under your name. Personal information includes:

- Social Security number
- Driver's License number
- Bank account number
- Credit card number
- Personal Identification Numbers
- Mother's maiden name, or other information used as a security screen
- Passwords
- Any other piece of key information that can be used to gain access to a person's financial resources, or to assume a person's identity

An identity thief can steal your information in a variety of ways. Below are a few examples of how identity thieves obtain personal information.

- **Mail:** Identity thieves steal mail directly from your mailbox. When sending mail, such as bill payments, you could inadvertently advertise your personal information to identity thieves simply by placing the red flag up on your mailbox.
- **Trash:** Identity thieves steal personal information from documents or other discarded items. They sort through trash for discarded receipts, credit card statements, bank account statements, credit card applications and anything else containing personal information.
- **Wallet or purse:** One of the most common ways identity thieves obtain personal information is by stealing your wallet or purse.
- **Home:** Identity thieves can burglarize your home and steal important documents they find, like credit card and bank account statements, check books, Social Security cards, drivers' licenses, and birth certificates.
- **Relatives and friends:** A Better Business Bureau survey found that you are just as likely to have your identity stolen by a relative, friend or acquaintance as you

are to have it stolen online. Relatives and friends conveniently have access to your personal information and all too often they are the culprits behind identity theft.

- **Computers:** Consumers routinely use personal computers for financial transactions. Identity thieves can illegally gain access to computers for the purpose of stealing your personal information.
- **Businesses:** Identity thieves can bribe an employee at a business who has access to personal information. In some instances, the employee can steal information and commit identity theft. Security breaches can also occur by illegally accessing information found on computers. Breaches also occur accidentally when no one intends to steal information.
- **Email or phone, “phishing,” “pretexting”:** Identity thieves can send emails, posing as legitimate companies, requesting verification of your personal information. This is known as phishing. Legitimate businesses will never request personal information from you by email. Also, identity thieves may call you, posing as a legitimate company, requesting you verify your personal information, or they may contact an information source, posing as you, seeking personal information. This is known as pretexting.

Protect yourself by keeping up with personal documents and credit cards. Be careful when storing personal information, and shred documents that contain personal or financial information. Do not share personal information over the internet or phone.

If you believe you are a victim of identity theft, file a fraud alert with a national credit bureau, file an identity theft report with local law enforcement, file an identity theft complaint with the Federal Trade Commission, close any suspicious accounts, place a security freeze on your credit report, and consider requesting an identity theft passport for the Attorney General’s office.

You can contact the Attorney General’s Office at (501)-682-2007 or online at www.arkansasag.gov. You can contact the Federal Trade Commission at (877)-IDTHEFT (438-4338) or online at <https://reportfraud.ftc.gov/#/>.

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For more information on this topic or to consult with a legal assistance attorney contact the Arkansas National Guard Office of Legal Assistance at 501-212-5040 to establish eligibility and appointment times.