



Financial Readiness Program

Money Management Matters

Unauthorized Charges or Debits Toolkit: *Protect Your Credit, Maintain Your Readiness*

Location

1st Floor Maude Hall Bldg. 6400 USAG Humphreys Unit 15228 APO, AP 96271

Contact FRP:

DSN: (315) 757-2375

Comm: 05033-57-2375

Front Desk: 315-757-2363 Hours Of Operation:

Mon-Fri: 8:00am-4:30pm Thurs: 12:00-4:30pm



Watch accounts closely when card data is hacked

Keep a close eye on your account activity and report suspicious transactions quickly if you believe someone stole your credit or debit card information.

From data breaches to Wi-Fi network hacking, thieves are finding new ways to steal and use your credit or debit card information, even if your cards are still in your wallet. But if you take the right steps, you will not be responsible for unauthorized debits to your checking account, or charges to your credit card.

Check your account for unauthorized charges or debits

Make a habit of monitoring your accounts. Online or mobile access to your accounts can make it easier to check your transactions frequently. If you receive paper statements, be sure to open them and review them closely. You should do this even if you're not sure your information was compromised.

Look for any suspicious activity like unfamiliar merchant names, especially from merchants outside your area, even if the transaction amounts are small. Sometimes thieves process a small debit or charge against your account and return to take more if the small debit or charge goes through.

Fraudulent charges or debits to your accounts might occur months after the theft of your information.

Immediately alert your provider if you spot suspicious activity

Contact your bank or card provider immediately if you suspect an unauthorized debit or charge. If a thief takes money from your bank account by debit, or charges items to your credit card, you should cancel the card and have it replaced before more transactions come through. You should also consider changing your debit card PIN just to be on the safe side.

For credit cards

You are not responsible for unauthorized charges if someone stole only your credit card account number. If the card is lost or stolen too, you could be responsible for up to \$50.

For debit cards

For protections to apply, you need to register your card. This includes payroll, benefits, and prepaid cards.

If an unauthorized transaction appears on your statement (but your card has not been lost or stolen) you should report it within 60 days after your account statement is available. If you wait longer, you could have to pay the full amount of any transactions that occurred after the 60-day period and before you notify your bank or credit union. The bank or credit union then investigates and may credit the money back to your account.

The time for you to report is much shorter if your card has been lost or stolen – just two business days after you see that your card has been lost or stolen – to limit your liability to no more than \$50 of unauthorized charges. Make the report as soon as you can, after you learn your card is missing or stolen.

For mobile phones with money apps

Most mobile payment apps allow you to set up a passcode, PIN, or fingerprint that you can use to authenticate yourself before making a payment. Setting up this feature helps to prevent anyone else who gets access to your mobile phone from making mobile payments from your account. If your mobile phone with a payment app is lost or stolen, notify your bank or payment provider.

If a mobile app tells you there has been a data breach that exposed your financial data, also notify your financial institution right away.

How to report a suspicious charge or debit

If you spot a fraudulent transaction, call the card provider's toll-free customer service number immediately. Ask how you can follow up with a written communication. Your monthly statement or error resolution notice also likely includes instructions on how and where to report fraudulent charges or billing disputes.

Be sure to keep copies of your letters for your records. Write down the dates you make follow-up calls and keep this information together in a file.

Tip: If you get a replacement card with a new number, remember to update any automatic payments linked to the card.

Expect a prompt investigation

Card providers should investigate the charges quickly – generally within 10 business days of receiving an error notice for debit card disputes or within two billing cycles for credit card disputes. You have a right to know the results of the investigation. Debit card companies have 45 days (and sometimes 90 days) to investigate, as long as they provisionally credit the disputed amount to your card first.

Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get you a response – generally within 15 days.



Online

consumerfinance.gov/complaint



By phone (180+ languages)

M-F, 8 a.m. - 8 p.m. ET

(855) 411-CFPB (2372)

(855) 729-CFPB (2372) TTY/TDD



By mail

P.O. Box 2900

Clinton, IA 52733-2900



By fax

(855) 237-2392



Consumer Financial
Protection Bureau

Learn more at consumerfinance.gov

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★ GUARD YOUR IDENTITY AND KNOW YOUR RIGHTS

Securing your financial future goes way beyond having a budget. It also includes being proactive by 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).

★ 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 make 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. In 2018, the Federal Trade Commission received over 444,000 reports of identity theft.

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, wallet, purse, receipts, accounts/statements; notify creditors of updates to address; check credit reports regularly at www.annualcreditreport.com; place active-duty alerts or security freezes on credit reports prior to deployment.

- For more information, contact the National Consumer Credit Reporting Agencies: 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, or Military Consumer (MC) managed by the FTC www.militaryconsumer.gov

★ SERVICEMEMBERS CIVIL RELIEF ACT

In 2003, the Soldiers and Sailors Civil Relief Act was rewritten and renamed the Servicemembers Civil Relief Act (SCRA). The law spells out protections for members of the U.S. military.

WHO'S PROTECTED:

Active-duty Soldiers, Reservists, and members of the National Guard (when on active service) are protected under the law. SCRA (for all) begins on the first day of active duty, which means when the person leaves home for basic or occupational training.

LEGAL PROTECTIONS:

Termination of cell phone contracts; automobile leases; termination of rental leases; evictions from housing; relief from foreclosures; installment contract protection; 6% interest rate cap on debts before active duty; stay of court proceedings; relief from enforcement of obligations, liabilities, and taxes.

- For more information about the SCRA visit www.militaryonesource.mil and search the keyword "SCRA."

★ MILITARY LENDING ACT

Under the Military Lending Act (MLA), active duty Soldiers (including active Guard and Reserves and covered dependents), cannot be charged an interest rate higher than 36% on most consumer loans, along with some other protections.

- For more information about the MLA visit www.consumerfinance.gov.

SOURCES OF HELP FOR MILITARY CONSUMERS

★ HOW TO FILE A COMPLAINT

- See a financial counselor for help.
- Save all purchase-related paperwork. Include copies of receipts, repair orders, warranties, canceled checks, contracts and any letters to or from the company.
- If you have a problem:
 1. Contact the business – start with the salesperson with whom you dealt or the manager. Clearly and calmly describe the problem and the action you would like them to take. Document their response in writing.
 2. Contact the company president or a representative of the manufacturer. Use the Sample Complaint Letter. Send it by certified mail, return receipt requested.
 3. Contact industry trade associations.
 4. Contact local and state consumer advocates for further assistance. Don't give up until you are satisfied. Use the quick resource list on the next page for consumer protection contacts.

SAMPLE COMPLAINT LETTER



Describe the purchase.
Include the name of product and serial number. Include the date and place of purchase.

State the problem.
Give the history.

Ask for specific actions.
Include copies of documents.

Allow time for action.
State how you can be reached.

Keep copies of all of your letters, faxes, emails and related documents.

Your Address
Your City, State, Zip
Date

Name of Contact Person if available
Title, if available
Company Name
Consumer Complaint Division (if you have no specific contact)
Street Address
City, State, Zip Code

Dear (Contact Person),

Re: (Account Number, if applicable)

On (date), I (bought, leased, rented or had repaired) a (name of product with serial or model number or service performed) at (location and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the part does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want – money back, a refund of my purchase, you repair my item, an exchange for working item, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers and any other documents).

I look forward to your reply and resolution of my problem and will wait until (set a time limit) before seeking help from a consumer-protection agency with a Better Business Bureau. Please contact me at the address or by phone at (home and/or office numbers with area code).

Sincerely,
(Your Name)

Enclosures(s)

GET YOUR NAME OFF SOLICITATION LISTS:

TYPE OF SOLICITATION	CONTACT	OTHER INFORMATION
Phone calls	National Do Not Call Registry donotcall.gov 1-888-382-1222	You can file a complaint about solicitation calls after your number has been on the list for 31 days.
Junk mail and email	Direct Marketing Association DMAchoice.org	Included at this site: <ul style="list-style-type: none"> • Credit offers • Catalogs • Magazine offers • Other mail offers • Email preference service
Credit or insurance offers	optoutprescreen.com	The official credit reporting industry website to accept and process requests from consumers to opt in or out of credit and insurance offers.

HOW TO FILE A COMPLAINT ABOUT A SALES CALL:

If you believe a sales call is in violation of the Federal Trade Commission rule and want to file a complaint, you can use one of the following sites:

Federal Trade Commission: ftccomplaintassistant.gov

Federal Communications Commission:
fcc.gov/complaints or 1-888-225-5322

National Do Not Call Registry: donotcall.gov

PROTECT YOUR PERSONAL INFORMATION

- Guard your Social Security number.
- Sign credit/debit cards when they arrive.
- Carry only the cards you need.
- Keep your PIN secret.
- Avoid obvious passwords.
- Store personal information in a safe place at home and at work.
- Do not give card numbers to strangers.
- Watch out for "shoulder surfers."
- Keep your receipts.
- Destroy documents that contain account information (when no longer needed).
- Protect your mail.
- Pay attention to your billing cycles and check statements against receipts.
- Check your credit report once a year.

PRACTICE ONLINE SAFETY

- Protect your personal information online.
- Know whom you are dealing with and do not give out personal information.
- Use anti-virus and anti-spyware software and a firewall, and update these programs regularly.
- Use strong passwords and keep them private.
- Back up important files securely.
- Be careful using public wireless networks (Wi-Fi).
- Lock and password-protect your laptop, tablet, smartphone and mobile devices.

WEBSITES FOR CONSUMERS

The Consumer Action Handbook: usa.gov/handbook

Consumer Protection

Better Business Bureau: bbb.org

Center for Responsible Lending: responsiblelending.org

Consumer safety tips: consumer.gov

Consumer Reports: consumerreports.org

Federal Trade Commission: ftc.gov

Free annual credit reports: annualcreditreport.com

Internet Crime Complaint Center: ic3.gov

Kelley Blue Book: kbb.com

Military OneSource: militaryonesource.mil

NADA Car Guides: nada.com

National Association of Attorneys General: naag.org

National Consumers League: nclnet.org

National Consumers League Fraud Center: fraud.org

National Legal Aid & Defender Association: nlada.org

Network of consumer hotlines: callforaction.org

Payday loan consumer information: PayDayLoanInfo.org

Scam information site: scambusters.org

Emergency Financial Assistance

American Red Cross: redcross.org

Army Emergency Relief: aerhq.org

Financial Information and Counseling

Consumer credit counseling: nfcc.org

Predatory Lending

Center for Responsible Lending: responsiblelending.org

Payday Loan Consumer Information: PayDayLoanInfo.org

PROTECT YOUR CREDIT

Check each of your three major credit reports at annualcreditreport.com. Effective 31 October 2019, Soldiers will be able to request free credit monitoring services from the nationwide credit reporting agencies, under certain conditions.

Equifax: equifax.com

Experian: experian.com

TransUnion: transunion.com



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FREE CREDIT MONITORING

★ THE FAIR CREDIT REPORTING ACT

The 2018 Fair Credit Reporting Act (FCRA) was amended to include free electronic credit monitoring for active-duty military, which includes: Active Duty Soldiers, Army National Guard, and Army Reservists under a call or order under the provision of law. Free credit monitoring is an important change that reinforces the U.S. Army's financial readiness initiative.

★ CREDIT MONITORING AND FINANCIAL READINESS

▶ Financial readiness is a key factor in keeping a Soldier's mind clear to focus on their duties and mission in the Army. Credit monitoring is a valuable tool for Soldiers and families because they can:

- Know changes in credit score both positive and negative
- Know who is looking at their credit report
- Know what is being reported on their credit report
- Protect against identity theft in its early stages.
- Receive notifications within 24 hours



▶ Eligible Soldiers are encouraged to sign up with all three Nationwide Consumer Reporting Agencies (NCRAs), by visiting each NCRA website, creating an account, and self-certifying active-duty status. Soldiers save \$120 to \$180 per year by signing up for the free service. Each NCRA provides electronic alerts when key changes occur to the credit report and offer additional features.



- ▶ Daily access to credit report
- ▶ Daily fraud alerts
- ▶ Up to \$25K in ID theft insurance



- ▶ Access to latest credit information
- ▶ Updated credit report every 30 days
- ▶ Data provided via private, secure connection



- ▶ 1-Touch Credit Lock
- ▶ Access to unlimited credit report refreshes
- ▶ Up to \$25K in ID theft insurance

★ RESOURCES:

- FTC Consumer Information: <https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>
- FTC Identity Theft: <https://identitytheft.gov>
- Equifax: <https://www.equifax.com/personal/military-credit-monitoring>
- TransUnion: <https://www.transunion.com/active-duty-military-credit-monitoring>
- Experian: <https://www.experian.com/lp/military.html>



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Dispute Form

Use this form for any disputes you wish to submit by mail. You can submit additional dispute forms if have several disputes. Complete all of the following information and submit by mail. Once we receive your dispute, it make take up to 30 days to process your dispute. We will then notify you of the results. You may also submit a dispute by mail using your own format.

Would you like to receive your dispute results more quickly? Enter your email address, and we will notify you as soon as your results are ready to be viewed online. _____

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

Your current identification information

Name:	Middle Initial:	Generation:
Social Security number: _____ - _____ - _____		Date of Birth:
Mailing Address:		
Is any of the information below <u>incorrect</u> on your report?		
<input type="checkbox"/> Spouse's name	<input type="checkbox"/> Employer (Which one is <u>incorrect</u> ?) _____	
<input type="checkbox"/> Date of Birth (Fill in your <u>correct</u> date of birth) ____/____/____	<input type="checkbox"/> Address (Which one is <u>incorrect</u> ?) _____	
<input type="checkbox"/> Telephone number (Which one is <u>incorrect</u> ?) ____/____/____	<input type="checkbox"/> Name (Which one is <u>incorrect</u> ?) _____	
<input type="checkbox"/> Social Security number (Which one is <u>incorrect</u> ?) _____ - _____ - _____		

Dispute

Company name:	Your partial account number:
I believe this item is incorrect because (Choose only one):	
<input type="checkbox"/> Payment never late	<input type="checkbox"/> Account included in bankruptcy – Chapter: _____ Filing date: ____/____/____
<input type="checkbox"/> Account closed	<input type="checkbox"/> Not my account – Who does it belong to? _____
<input type="checkbox"/> Paid in full – On what date? ____/____/____	<input type="checkbox"/> Other – Must explain: _____

Dispute

Company name:	Your partial account number:
I believe this item is incorrect because (Choose only one):	
<input type="checkbox"/> Payment never late	<input type="checkbox"/> Account included in bankruptcy – Chapter: _____ Filing date: ____/____/____
<input type="checkbox"/> Account closed	<input type="checkbox"/> Not my account – Who does it belong to? _____
<input type="checkbox"/> Paid in full – On what date? ____/____/____	<input type="checkbox"/> Other – Must explain: _____

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<input type="checkbox"/> Account closed	<input type="checkbox"/> Not my account – Who does it belong to? _____
<input type="checkbox"/> Paid in full – On what date? ____/____/____	<input type="checkbox"/> Other – Must explain: _____

Dispute

Company name:	Your partial account number:
I believe this item is incorrect because (Choose only one):	
<input type="checkbox"/> Payment never late	<input type="checkbox"/> Account included in bankruptcy – Chapter: _____ Filing date: ____/____/____
<input type="checkbox"/> Account closed	<input type="checkbox"/> Not my account – Who does it belong to? _____
<input type="checkbox"/> Paid in full – On what date? ____/____/____	<input type="checkbox"/> Other – Must explain: _____

Request for Investigation

Your options for requesting an investigation

- Initiate an investigation at <https://dispute.transunion.com> or
- Complete and return this form to the address at the end of this form

Once you submit your dispute:

- TransUnion will contact the company that provided the information (lender or public record source) with a request to verify the accuracy of the information.
- The company will then advise TransUnion whether any changes should be made to the information.
- Upon conclusion, usually within 30 days of the date we receive your request, a report reflecting the results of the investigation will be mailed to you via first-class U.S. mail. Please allow 3-5 business days for mail delivery following the completion of our investigation.

Step 1 - Enter Personal Information

Please enter the following required information:

Name	File Number (FIN)
Other Name(s)	
Address	
() Telephone Number(s)	Employer
Social Security Number	Date of Birth (mm/dd/yy)
Driver's License Number	

Step 2 - Enter Investigation Details

Please provide details on why items on your credit report may be inaccurate. Use additional space on the back of the page if necessary.

Company Name: _____

Account #: _____

This information is inaccurate because:

- This is not my account
- I have never paid late
- This account is in bankruptcy
- This account is closed
- I have paid this account in full
- I paid this before it went to collection or before it was charged off
- Other: _____

Company Name: _____

Account #: _____

This information is inaccurate because:

- This is not my account
- I have never paid late
- This account is in bankruptcy
- This account is closed
- I have paid this account in full
- I paid this before it went to collection or before it was charged off
- Other: _____

Request for Investigation

Company Name:

Account #:

This information is inaccurate because:

- This is not my account
- I have never paid late
- This account is in bankruptcy
- This account is closed
- I have paid this account in full
- I paid this before it went to collection or before it was charged off
- Other: _____

Company Name:

Account #:

This information is inaccurate because:

- This is not my account
- I have never paid late
- This account is in bankruptcy
- This account is closed
- I have paid this account in full
- I paid this before it went to collection or before it was charged off
- Other: _____

Step 3 - Enter Previous Address/Employer Corrections and Additional Comments (Optional)

Please use this space for corrections to your previous address information, corrections to your previous employer information and for additional comments.

Signature: _____

Step 4 - Return this form to:

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000



To dispute any inaccuracies on your Equifax credit report, please send – via U.S. Mail - this form along with copies of the items below in order to verify your information and address. To ensure that your request is processed accurately, please enlarge copies of any items that contain small print (i.e. driver's license, W2 Forms, etc.). Copies that are not legible or contain highlighting may cause us to request that you resubmit your request for clarity. You can also submit disputes online at myequifax.com.

Identification Information

First Name	Last Name	Middle Initial	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Address	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Former Address	City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
SSN	Date of Birth		
<input type="text"/>	<input type="text"/>		
	M	M	D D Y Y Y Y

Proof of Identity

(check box for and include a copy of one of the following)

- Social Security Card
- Pay stub with Social Security Number
- W2 or 1099 Form

The item you select must contain your SSN

Proof of Address

(check box for and include a copy of one of the following)

- Driver's license or state identification card
- Rental lease agreement/house deed
- Pay stub with address
- Utility or phone bill (gas, electric, water, cable, mobile)

The item you select must contain your current mailing address

If your identity information differs from the information listed on your credit report, please provide a copy of your driver's license, social security card, or recent utility bill that reflects the correct information.

Complete, Print, and send (via U.S. mail) this form along with the requested documents to the following address:

**Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374**

FRAUD/IDENTITY THEFT VICTIM

Please check this box if you are disputing items on your credit report that you suspect to be fraudulent or a result of identity theft.

If you have a Police Report, FTC Identity Theft Report, or Affidavit of Fraud documenting fraud/identity theft, please include a copy with this request.

Dispute Personal Information (Is any of the information below incorrect on your credit report? If not, leave blank.)

Date of Birth (Which is incorrect?)	Phone Number (Which is incorrect?)
<input type="text"/>	<input type="text"/>
Social Security Number (Which is incorrect?)	Employers (Which are incorrect?)
<input type="text"/>	<input type="text"/>
Names (Which are incorrect?)	
<input type="text"/>	
Addresses (Which are incorrect?)	
<input type="text"/>	



Credit Account Information

Enter the information for accounts or inquiries on your credit report with any inaccuracies. Include correct information (e.g. Balance, payment date) and attach supporting documentation (e.g. account statement, payment confirmation) if applicable. Any documentation provided will be shared with the companies with which the dispute is being made as part of the dispute process.

	Company Name	Account Number/Inquiry Date
DISPUTE 1	<input type="text"/>	<input type="text"/>
Reason for Dispute(select the most appropriate option):		
<input type="checkbox"/> Account Not Mine	<input type="checkbox"/> Account Closed	<input type="checkbox"/> Current/Previous Payment Status Incorrect
<input type="checkbox"/> Account Paid in Full	<input type="checkbox"/> Inquiry Removal	<input type="checkbox"/> Last payment date/Closed Date Incorrect
<input type="checkbox"/> Mixed with Another Person	<input type="checkbox"/> Not Liable	<input type="checkbox"/> Date of Last Activity Incorrect
Other (please explain)		
<input type="text"/>		
Dispute Details		
<input type="text"/>		

	Company Name	Account Number/Inquiry Date
DISPUTE 2	<input type="text"/>	<input type="text"/>
Reason for Dispute(select the most appropriate option):		
<input type="checkbox"/> Account Not Mine	<input type="checkbox"/> Account Closed	<input type="checkbox"/> Current/Previous Payment Status Incorrect
<input type="checkbox"/> Account Paid in Full	<input type="checkbox"/> Inquiry Removal	<input type="checkbox"/> Last payment date/Closed Date Incorrect
<input type="checkbox"/> Mixed with Another Person	<input type="checkbox"/> Not Liable	<input type="checkbox"/> Date of Last Activity Incorrect
Other (please explain)		
<input type="text"/>		
Dispute Details		
<input type="text"/>		

	Company Name	Account Number/Inquiry Date
DISPUTE 3	<input type="text"/>	<input type="text"/>
Reason for Dispute(select the most appropriate option):		
<input type="checkbox"/> Account Not Mine	<input type="checkbox"/> Account Closed	<input type="checkbox"/> Current/Previous Payment Status Incorrect
<input type="checkbox"/> Account Paid in Full	<input type="checkbox"/> Inquiry Removal	<input type="checkbox"/> Last payment date/Closed Date Incorrect
<input type="checkbox"/> Mixed with Another Person	<input type="checkbox"/> Not Liable	<input type="checkbox"/> Date of Last Activity Incorrect
Other (please explain)		
<input type="text"/>		
Dispute Details		
<input type="text"/>		

DISPUTE 4	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
		<input type="checkbox"/> Current/Previous Payment Status Incorrect
		<input type="checkbox"/> Last payment date/Closed Date Incorrect
		<input type="checkbox"/> Date of Last Activity Incorrect
		<input type="checkbox"/> Fraud
Reason for Dispute(select the most appropriate option):		
Other (please explain)		
Dispute Details		

DISPUTE 5	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
		<input type="checkbox"/> Current/Previous Payment Status Incorrect
		<input type="checkbox"/> Last payment date/Closed Date Incorrect
		<input type="checkbox"/> Date of Last Activity Incorrect
		<input type="checkbox"/> Fraud
Reason for Dispute(select the most appropriate option):		
Other (please explain)		
Dispute Details		

DISPUTE 6	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
		<input type="checkbox"/> Current/Previous Payment Status Incorrect
		<input type="checkbox"/> Last payment date/Closed Date Incorrect
		<input type="checkbox"/> Date of Last Activity Incorrect
		<input type="checkbox"/> Fraud
Reason for Dispute(select the most appropriate option):		
Other (please explain)		
Dispute Details		

DISPUTE 7	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
<input type="checkbox"/> Current/Previous Payment Status Incorrect		<input type="checkbox"/> Fraud
<input type="checkbox"/> Last payment date/Closed Date Incorrect		
<input type="checkbox"/> Date of Last Activity Incorrect		
Other (please explain)		
Dispute Details		

DISPUTE 8	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
<input type="checkbox"/> Current/Previous Payment Status Incorrect		<input type="checkbox"/> Fraud
<input type="checkbox"/> Last payment date/Closed Date Incorrect		
<input type="checkbox"/> Date of Last Activity Incorrect		
Other (please explain)		
Dispute Details		

DISPUTE 9	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
<input type="checkbox"/> Current/Previous Payment Status Incorrect		<input type="checkbox"/> Fraud
<input type="checkbox"/> Last payment date/Closed Date Incorrect		
<input type="checkbox"/> Date of Last Activity Incorrect		
Other (please explain)		
Dispute Details		

DISPUTE 10	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
		<input type="checkbox"/> Current/Previous Payment Status Incorrect
		<input type="checkbox"/> Last payment date/Closed Date Incorrect
		<input type="checkbox"/> Date of Last Activity Incorrect
		<input type="checkbox"/> Fraud
Reason for Dispute(select the most appropriate option):		
Other (please explain)		
Dispute Details		

DISPUTE 11	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
		<input type="checkbox"/> Current/Previous Payment Status Incorrect
		<input type="checkbox"/> Last payment date/Closed Date Incorrect
		<input type="checkbox"/> Date of Last Activity Incorrect
		<input type="checkbox"/> Fraud
Reason for Dispute(select the most appropriate option):		
Other (please explain)		
Dispute Details		

DISPUTE 12	Company Name	Account Number/Inquiry Date
<input type="checkbox"/> Account Not Mine		<input type="checkbox"/> Account Closed
<input type="checkbox"/> Account Paid in Full		<input type="checkbox"/> Inquiry Removal
<input type="checkbox"/> Mixed with Another Person		<input type="checkbox"/> Not Liable
		<input type="checkbox"/> Current/Previous Payment Status Incorrect
		<input type="checkbox"/> Last payment date/Closed Date Incorrect
		<input type="checkbox"/> Date of Last Activity Incorrect
		<input type="checkbox"/> Fraud
Reason for Dispute(select the most appropriate option):		
Other (please explain)		
Dispute Details		

Information and Referral (I&R)

Common I&R Topics:

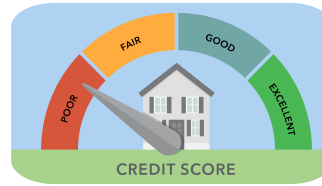
- Estate Planning
- Powers of Attorney, Wills, and Trusts
- Predatory lending and practices prohibited to the Service members Civil Relief Act and the Military Lending Act
- Contract execution and dispute resolution (sales, credit, and housing)



Soldiers Helping Soldiers Since 1942

As a non-profit organization, Army Emergency Relief provides emergency financial assistance to active or retired Army Soldiers & their dependents as interest free loans or grants based on financial need; assistance to widow(er)s or orphans of deceased Soldiers in the form of grants; education assistance grants to dependent children & spouses of active or retired Soldiers.

Additional Resources



We want to remind our community that you can get a FREE credit report once a year from each credit agency at: www.annualcreditreport.com. We can assist with understanding your credit report, implementing debt management plans, and repairing your credit



We provide free access to the myFICO® credit score and analysis tool through FINRA Investor Education Foundation to active duty service members and their spouses, particularly those who are at risk or have security clearance concerns.



Maximize your contributions now for a greater payoff in retirement! We stand ready to provide you with information on investment options, fund selection, fund management, and projected fund value. Visit www.tsp.gov for more information.

Financial Readiness Program

Location

1st Floor Maude Hall Bldg. 6400
USAG Humphreys Unit 15228
APO, AP 96271

Contact FRP:

DSN: (315) 757-2375

Comm: 05033-57-2375

Front Desk: 315-757-2363

Hours Of Operation:

Mon-Fri: 8:00am-4:30pm

Thurs: 12:00-4:30pm





The Financial Readiness Program's mission is to provide financial literacy training and education, personal financial counseling, and Information and Referral services to assist service members and families in developing skills and strategies to fulfill their financial obligations, meet their financial goals, and maintain their financial and mission readiness.

During a personalized session, our Financial Readiness Program (FRP) counselors will review your relevant documents, provide you with an individualized assessment, and work with you to develop a personalized spending plan based on SMART goals.

Group Training Topics

Common Military Training:

- Birth and Adoption of First Child
- Continuation Pay
- Disabling Sickness/Condition
- Divorce
- Marriage
- PCS
- Pre-Deployment
- Post-Deployment
- Promotion

"I feel like there is hope now, and I can accomplish this."

Ancillary Training:

- Blended Retirement System
- Credit Management
- Emergency Financial Preparedness
- Home Buying
- Planning for Your Financial Future
- Saving and Investing
- Tax Preparations
- Thrift Savings Plan

Personal Session Topics

Financial and Money Management:

- Banking, Credit, and Debt Management Strategies
- Budgeting
- Consumer Decisions
- Evaluating Financial Planning Services
- Financing Education Goals
- Insurance Needs
- Investing
- Financial Record Keeping
- Major Purchases
- Preparing for Transition
- Retirement planning (BRS, lump sum, TSP, and SBP)
- Savings (emergencies, periodic expenses, and long-term goals)
- Tax Considerations



THE TRUTH ABOUT PAYDAY LENDERS

And How **ARMY EMERGENCY RELIEF** Can Help!



PAYDAY LOANS CAN BE HARMFUL TO YOUR ARMY CAREER



Payday loans, which are high-interest, short-term loans, can create a cycle of debt when not paid off on time



Using payday loans can negatively impact your credit score



Borrowing from predatory lenders for things like utilities, credit card bills, or rent payments will have adverse long term impact on your financial security

CHOOSE ARMY EMERGENCY RELIEF



As the Army's charity, AER supports Soldiers and Families with grants, scholarships, and **ZERO INTEREST** loans



Assistance from AER will **NOT** impact career advancement or security clearance



AER has over 30 categories of assistance, so if you need financial assistance, don't hesitate, **Just Ask**



LEARN MORE AT <https://finred.usalearning.gov>
AND <https://www.militaryonesource.mil>

ASKING FOR HELP IS A SIGN OF STRENGTH, AND BUILDS RESILIENCY IN SOLDIERS AND ARMY FAMILIES.

VISIT [ARMYEMERGENCYRELIEF.ORG](https://armyemergencyrelief.org) FOR MORE INFORMATION



AER