

# Identity Theft MCPD Twitter Chat

On July 10, 2013, FTC staff hosted a Twitter chat for our partners to discuss identity theft and U.S. military consumers, veterans, and their families. This event was part of the upcoming Military Consumer Protection Day.

Carol Kando-Pineda from the Division of Consumer and Business Education worked with the Office of Public Affairs to answer questions from the @FTC Twitter account. Hashtag for the chat was #MCPD.

Note: Tweets in their original order (reversed here for ease of reading), and without handles of individuals redacted remain publicly available on Twitter at [www.twitter.com/FTC](http://www.twitter.com/FTC)

## Tweets

If you're joining us for our #MCPD Twitter Chat in 30 mins, please read to learn more how our chats work: [go.usa.gov/bpCG](http://go.usa.gov/bpCG)

MT @MilitarySaves We are about to start our Twitter chat to answer military members & their families' Qs about debt, credit #MCPD

Welcome to our Twitter Chat for servicemembers, veterans, & their families on debt & credit. I'm Carol Kando-Pineda. #MCPD

First, a big thank you to all the members of the military who have served and are serving. #MCPD

Second, if any of our partners from Military Consumer Protection Day are joining us, please say hi! #MCPD

Let's jump right into questions. What can we help you and your families with regarding #debt and #credit issues? #MCPD

@CFPBMilitary Thanks for joining us! What are some resources you have to help our servicemembers deal with debt? #MCPD

#MCPD = joint initiative to empower active duty, retired servicemembers, families, veterans & civilians in the #military community.

We're taking questions right now about #debt & #credit from servicemembers, #veterans, & their families. What can we help you with? #MCPD

@CFPBMilitary Thanks for sharing, those are great questions & answers to help servicemembers with VA loans, debt collection, etc #MCPD

Q1 RT [REDACTED] @FTC @CFPB @CFPBMilitary I am often asked about #SSCRA Can you please share an updated link? Thanks #MCPD

A1 #SCRA resources here: [1.usa.gov/16h0t2w](http://1.usa.gov/16h0t2w) and here: <http://t.co/9yzBatQJRg> #MCPD #military #debt #credit

Q2 Hey @MilitarySaves - Can you give our troops the best advice for starting a savings? #MCPD

Reminder - if you have Qs about #debt & #credit for @FTC, @CFPBMilitary, @MilitarySaves or @MC\_FP, ask right now! #MCPD #soldiers

A2: RT @MilitarySaves It's important to #save \$ and reduce #debt. It's easy to save. Set up automatic savings with each paycheck. #mcpd

Q3 Can anyone tell us the difference between a #credit report and a #credit score? #consumers #MCPD

A3: RT @MilitarySaves A #credit #score is a three-digit number that measures how likely you are to repay a loan on time. #mcpd #MCPD

Q4: If I have an error on my credit report, what can I do to fix it? #MCPD

A4 MT @CFPBMilitary How to dispute a credit report error: [1.usa.gov/1201bRz](http://1.usa.gov/1201bRz) We take complaints too: [1.usa.gov/11ZX2x5](http://1.usa.gov/11ZX2x5) #MCPD

Q5: RT @MC\_FP We have a question! How long does negative info remain on a #credit report? #MCPD

A5: Only time can remove accurate negative info from ur credit report. Bankruptcy info stays on your report for 10 years. #MCPD

Q6: What can a #servicemember do if a #debt collector is calling them at work? #MCPD #SOT #military

A6 MT @CFPBMilitary Debt collector generally can't contact ur employer or other third-parties about debt: <http://1.usa.gov/1202Er0> #SOT #MCPD

Q7: If someone has a lot of debt, what kind of resources are available to help them? #MCPD #Soldiers #SOT #consumers #military #milfam

A7 RT @MilitarySaves Info on why too much #debt is costly, how to #reduce #debt & where to get help. <http://qub.me/z7JdwH> #mcpd #MCPD

A7 RT @CFPBMilitary: Here's a tool specifically to address student debt:  
<http://1.usa.gov/16h4mVg> #MCPD #soldiers #SOT

A7: RT @MC\_FP: Financial Counseling available for #milfams re: debt & credit issues:  
<http://t.co/vDZfz4dEQX>. #MCPD #Soldiers #SOT

Q8: Final Question: If someone has a complaint about a debt collector or other issues, what can they do? #MCPD

A8: Complaints with the FTC can be filed at <http://www.ftc.gov/complaint> #MCPD

A8: MT @CFPBMilitary We take complaints on student loans, mortgages, money transfers, auto loans & more: <http://1.usa.gov/11ZX2x5> #MCPD

Thanks everyone for participating in our first #MCPD chat! Hope you got some great resources for our troops, veterans & their families.