**Preparing Your Finances for Deployment**

Consider placing an [active duty alert](http://www.consumer.ftc.gov/articles/0273-active-duty-alerts) on your credit report

**Tip:**To add an "active duty alert" to your credit, contact one of the nationwide credit reporting companies (that company will then contact the other nationwide credit reporting companies):

* [Equifax](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.alerts.equifax.com%2FAutoFraud_Online%2Fjsp%2FfraudAlert.jsp&signature=lrgxWh-OnKT59CAxJz2Bhs250wY) , (800) 685-1111
* [Experian](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.experian.com%2Ffraud%2Fcenter.html&signature=UimLReh27EovSJ_nYPh_wjEUYE8) , (888) 397-3742
* [TransUnion](https://www.consumerfinance.gov/external-site/?ext_url=http%3A%2F%2Fwww.transunion.com%2Fpersonal-credit%2Fcredit-disputes%2Ffraud-alerts.page&signature=rVzV8PqrhSo3-pD1mcYMJ37vWf4) , (888) 909-8872

**Example:** Let's say someone tries to use your identity to take out a new credit card in your name while you're out of the country. If you've placed an "active duty alert" on your credit and provided your telephone number, the business must either contact you at the telephone number you provided or take other reasonable steps to verify your identity. This will help the company confirm that the credit card application is really an attempt at identity theft. The company will then take the steps to stop the [identity thief](https://www.consumerfinance.gov/ask-cfpb/what-is-identity-theft-en-1243/) from getting credit in your name.

Since it may be very difficult to contact you directly if you are deployed, you can assign a personal representative to answer for you, or to place or remove an active duty alert.

Active duty alerts on your [credit report](https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-report-en-309/) last for 12 months, unless you request that the alert be removed sooner. Your name also will be removed for two years from the [nationwide consumer reporting companies](https://www.consumerfinance.gov/ask-cfpb/how-can-i-contact-the-nationwide-credit-reporting-companies-with-general-inquiries-en-1225/) marketing lists for credit and insurance offers. If your deployment lasts longer than 12 months, you may place another alert on your credit file.

The active duty alert requires the creditor to take reasonable steps to confirm your identity before opening a new credit account. If you want a stronger step to protect you from identity theft during your deployment, consider placing a security [freeze](https://www.consumerfinance.gov/ask-cfpb/what-does-it-mean-to-put-a-security-freeze-on-my-credit-report-en-1341/).

If you have a problem with credit reporting, you can submit a complaint with the Consumer Financial Protection Bureau (CFPB) at consumerfinance.gov.

**Savings Deposit Program**

The DoD Savings Deposit Program (SDP) was established to provide members of the uniformed services serving in designated combat zones the opportunity to build their financial savings.

If you are serving in an SDP-eligible combat zone, you can start your SDP account once you’ve been deployed for a minimum of 30 consecutive days or at least one day in each of three consecutive months. Any military finance office in theater can help you establish an account and assist you in setting up the deposit method most convenient for you.

A total of $10,000 may be deposited during each deployment and will earn up to 10% interest annually. You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you’ve returned home or to your permanent duty station.

Deposits may be made in cash, by check or through allotment. Once started, allotments may be increased or decreased as your financial situation changes. Your allotment will stop upon your departure from the combat zone.

While your account will be closed and all funds returned to you via direct deposit 120 days after leaving the combat zone, there are some guidelines regarding earlier withdrawal you need to know:

* Once your account reaches a $10,000 balance, you may withdraw funds over $10,000 on a quarterly basis.
* Emergency withdrawal must be approved by your commanding officer who must determine that it is necessary for the health and welfare of you or your family.
* If you want your funds before the 120-day period ends, your myPay account provides an automated request option for Savings Deposit Program participants.
* You can also send a request including your name, Social Security number and date of departure from the combat zone…
	+ …via e-mail to dfas.cleveland-oh.jfl.mbx.sdp-cle@mail.mil
	+ …via fax to (216) 522-5060 "Attention: SDP"
	+ …or by mail to DFAS-Cleveland Center (DFAS-CL), ATTN: SDP, Special Claims, 1240 East 9th St., Cleveland , OH 44199-2055
* Funds will be transferred electronically to the direct deposit account on record, but may be deposited in another account you identify or via hard copy check. You must identify how you want funds returned to you. For banking/credit union accounts, provide the bank name, routing number, account number and account type (savings or checking). For hard copy checks, provide a complete mailing address.
* Be sure your allotment has been stopped before requesting withdrawal.

**Need help with your SDP account?** Our staff is ready to help, just contact us at:

Toll Free (Stateside Only): 1-888-332-7411   option 4, 2, 2
Commercial: 216-522-5096
DSN: 580-5096
Fax: (Attention SDP): 216-522-5060
E-mail: dfas.cleveland-oh.jfl.mbx.sdp-cle@mail.mil

**Page Updated: Feb. 25, 2019**