



Notes From the JAG

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Debt Collection Calls

Trouble with your personal finances can put your military career in jeopardy. Your first instinct may be to hide or ignore the situation and hope it goes away, but that can make things worse. Instead, protect yourself and your rights by knowing what a debt collector can and cannot do.

When a debt collector calls, your best response is to confront the situation head-on. If you do not recognize the company, be sure the debt collector and the debt are legitimate. Find out:

- Who you are talking to (the person's name)
- The name of the debt collection company
- The company's address and phone number

Ask the debt collector for:

- The amount owed
- The name of the creditor
- Whether the collector owns the debt or is only collecting
- How you can dispute the debt or verify that the debt is yours



If the debt collector does not tell you this information the first time they contact you, ask for the information in writing. If you have questions about the collector or the debt, it is a good idea to get this written notice before you agree to pay the debt or try to negotiate.

If you recognize the debt, you can try to work out a payment plan that makes sense for you. If the debt is several years old, find out what the state's statute of limitations is for filing a lawsuit to collect a debt. Consult your local JAG office for more information about the applicable law. If the debt is not yours, write the debt collector to dispute the debt and tell the collector the debt is not yours.

Debt Collection Calls (cont.)

You may also want to state that you do not want to be contacted about the debt again, though be aware that ceasing contact may not make the debt go away. Keep any letters you receive, and make copies of the letters you send, in case you need to dispute the issue later.

Finally check your credit report to ensure you do not have any other unknown debts. A free copy of your credit report can be obtained from the Federal Trade Commission's site at ftc.gov.

The Fair Debt Collection Practices Act says debt collectors cannot harass, oppress, or abuse you or anyone else they contact. This means they cannot:

- Make repeated phone calls that are intended to annoy, abuse, or harass you or anyone answering the phone
- Use obscene or profane language
- Make threats of violence or harm

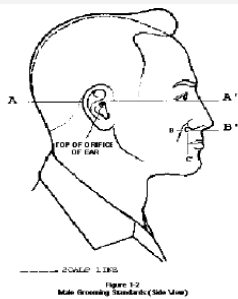
For service members, this also means debt collectors cannot:

- Tell your chain of command that you owe a debt
- Threaten you with prosecution under the Uniform Code of Military Justice
- Threaten an action they are not authorized to pursue, such as revoking your security clearance or getting you demoted

Information about your debt collection rights is available at consumerfinance.gov/ask-cfpb. The site also provides sample letters you can use to respond to debt collection efforts. If you believe a debt collector is harassing you, you can submit a complaint at consumerfinance.gov/complaint/.

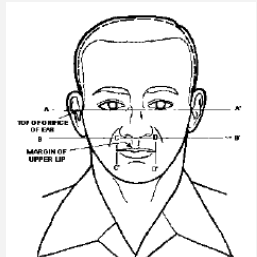


Mustache March



Are you planning on participating in “Mustache March?” If so, please remember that the Air Force rules and regulations still apply. Mustache March is an Air Force tradition started by a renegade handlebar-sporting pilot in the Vietnam War, Brigadier General Robin Olds. Every March, clean-shaven men compete for the best peach-fuzz, creepiest ‘stache, or a “Tom Selleck” look alike. When doing so, remember that AFI 36-2903, paragraph 3.1.2.2., states that male airmen may have mustaches. However, they will be conservative (moderate, being within reasonable limits; not excessive or extreme) and will not extend downward beyond the lip line of the upper lip or extend sideways beyond a vertical line drawn upward from both

corners of the mouth. If you have any questions/concerns, please refer to AFI 36-2903 or consult with your leadership. Get your razors, scissors, and rulers ready, Mustache March has begun!



March Madness

The end of February signals the beginning of an annual epidemic that spreads across the land. You know this as March Madness, the most exciting month in college basketball.

This year, the first round of the 2019 NCAA Men's Basketball Tournament begins on 17 March, and the Women's Tournament begins on 18 March. These are the dates by which your family, friends, and co-workers must complete their "brackets" to predict which team will emerge victorious at the conclusion of each round. Often, individuals pool their March Madness brackets into groups, and they like to include a monetary award for the individual with the most accurate predictions. This is gambling.



While this game of chance may be popular amongst your family and friends, when it comes to the workplace, there are a few rules you must consider before filling out your brackets. DoD 5500 7-R, Joint Ethics Regulation (JER), Section 2-302 states DoD employees shall not participate, while on federally owned or leased property, or while on duty for the Federal Government, in any gambling activity. It is also important to keep in mind that gambling with subordinates is improper and a violation of Articles 133 and 134 of the Uniform Code of Military Justice (UCMJ). Free office pools are allowed, as long as the pools remain free and voluntary. Also, remember that active duty members must maintain professional relationships on and off duty.

Finally, be advised that personal use of your government computers must be limited to a reasonable amount of time and may not interfere with your work. See AFMAN 33-152. Making brackets for March Madness is a great way to experience the thrill of college basketball; just be sure to abide by all rules and regulations when doing so. If you have any additional questions or concerns, please consult with your local ethics counselor at the base legal office. Bottom line, if you are paying money to fill out a bracket, you are gambling. Gambling in the workplace is strictly prohibited!



TAX CENTER

Call to schedule an appointment today!

The Tax Center has opened to all eligible personnel, as of 18 February.

Appointment slots fill up quickly, so be sure to call soon!

Our season ends on **17 June 19.**

Kiosk Services

Kiosk tax services will be available throughout the tax season on a walk-in basis for individuals wanting to prepare their own taxes with a little bit of supervision.

Eligible to

E-1—E-9 and O-1—O-4

Priority E-5 and below

Contact us at 452-1040

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American Attorneys

Please call for all appointments,
including wills.

German Legal Advisor

Appointment Only

Mon, Tue, Thurs (0900-1100)

Wed (1230-1430)

Powers of Attorney & Notaries

ALL WALK-INS

Mon-Fri (0900-1500)

For will worksheets or Powers of Attorney, please
visit our website below.

Don't forget to send us or bring in your ticket
number!

<https://aflegalassistance.law.af.mil>