

IDENTITY THEFT: HOW TO PROTECT YOURSELF

Web Resources

Federal Trade Commission

<http://www.ftc.gov/idtheft/>

- Lots of resources related to identity theft
- Video, online quiz, publications, online complaint form

Georgia Identity Theft Information

<http://101-identitytheft.com/identity-theft-georgia.htm>

- Statistics about the most common form of ID theft in Georgia (credit card fraud), the five cities with the most ID theft victims (Atlanta is #1), and links to other Georgia-specific information about identity theft

Identity Theft Resource Center

<http://www.idtheftcenter.org/>

- Lots of resources, including those specifically for victims of identity theft
- Scam alerts – helpful in determining if a phone call or e-mail is an identity theft scam

National Crime Prevention Council

<http://www.ncpc.org>

- Resources related to identity theft, including a “McGruff” online video

Snopes.com

<http://www.snopes.com/fraud/fraud.asp>

- A great way to check whether an e-mail is legitimate – look for the section on phishing

Social Security Online

<http://www.ssa.gov/pubs/idtheft.htm>

- Electronic fact sheet with information about what to do if you lose your Social Security card or number

Caution:

You’ll find lots of web links related to identity theft services. Some are selling a service to monitor your credit report – remember as a Georgia resident, you can see your credit report from each of the three major credit bureaus three times a year.

Others are selling identity theft insurance. It’s not clear what they are insuring or whether the charge (unless it’s free) is worth the money.

Check Your Credit Report

Access your free annual credit report at <http://www.annualcreditreport.com>. (You will ultimately pay for your credit report from any other web site.)

Access your two free credit reports a year as a Georgia resident at:

Equifax: www.equifax.com

Experian:

<http://www.experian.com/freestate>

Trans Union: www.transunion.com

If You’re A Victim of Identity Theft, Contact One of the Credit Bureaus to Place A Fraud Alert:

Equifax: www.equifax.com

Experian: <http://www.experian.com/>

Trans Union: www.transunion.com