

# 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

### Fight Identity Theft

<http://www.fightidentitytheft.com/>

- Resources related to detection, prevention, and recovery
- An individual, Dave Nielsen, built this site

### 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 and U.S. 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](http://www.equifax.com)

Experian:

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

Trans Union: [www.transunion.com](http://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](http://www.equifax.com)

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

Trans Union: [www.transunion.com](http://www.transunion.com)