

# Avoid Becoming a Victim of Identity Theft

Identity Theft is reportedly one of the fastest growing consumer crimes in the country. There are many simple steps you can take to protect yourself from becoming a victim.

- Regularly check your bank and billing statements; if you see something you don't understand, call and inquire.
- Be careful not to carry personal information in your wallet or purse like your social security card, bank and credit card numbers with passwords and PINs.
- If you did not initiate the call, do not give out personal information over the phone.
- Leave your social security and driver's license numbers off your checks.
- Make sure your driver's license number is not the same as your social security number.
- Call your creditor if you haven't received a bill you were expecting.
- Use the post office or postal boxes for outgoing mail.
- Shred or otherwise dispose of receipts and other paperwork that contains any personal identifying information.
- Regularly order a copy of your credit report to check for unusual items.
- Destroy pre-approved credit card applications if you aren't going to take advantage of them.



**Georgia Bankers Association**  
[www.gabankers.com](http://www.gabankers.com)

## Help for Victims of Identity Theft

The Federal Trade Commission reports in 2002, 9.9 million people were victims of identity thieves. If you are a victim, take these steps:

1. Contact each of the credit reporting agencies to request a fraud alert be placed in your credit file.
  - Equifax, P.O. Box 740250  
Atlanta, GA 30374-0250  
(800) 525-6285 or  
[www.equifax.com](http://www.equifax.com)
  - Experian, P.O. Box 1017  
Allen, TX 75013  
(888) 397-3742 or  
[www.experian.com](http://www.experian.com)
  - TransUnion, P.O. Box 6790  
Fullerton, CA 92634  
(800) 680-7289 or  
[www.transunion.com](http://www.transunion.com)
2. Contact your local police or sheriff's department and make a report. Be sure to record the report number.
3. Notify your bank and other credit grantors.
4. Contact government agencies:
  - The Federal Trade Commission is the national clearinghouse for identity theft information: (877) 488-4338  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
  - Governor's Office of Consumer Affairs:  
(404) 651-8600 or (800) 869-1123  
[www.ganet.org/gaoca](http://www.ganet.org/gaoca)