



IDENTITY THEFT FACT SHEET



Identity theft occurs when someone steals your personal, financial or medical information and uses it without your permission in order to commit fraud or other crimes. Identity theft may occur in a variety of ways, including stealing your wallet or credit cards, “dumpster diving,” telemarketing scams, or through the computer and Internet using malware, hacking or phishing tactics. Although there is probably no way to 100% protect and secure your personal information, there are some ways to prevent becoming a victim of identity theft.

Preventing Identity Theft

Traditionally, one of the best methods to protect your identity is to safeguard your Social Security number as much as possible. In order to help accomplish this, you should never carry your Social Security Card on you in your purse or wallet, never give over email or phone unless absolutely necessary, give your Social Security number as sparingly as possible, and do not have it printed on your driver’s license or personal checks.

Another way to help protect your identity is to handle all bank and credit card statements and credit card offers with care. One proven effective method is to have these documents available only electronically through a login onto the company’s website. If you still receive paper statements via mail, if you do not keep these for your records, these documents must be shredded prior to throwing them away. Several credit card companies offer “pre-approved” cards where an individual seeking a card need only fill out, detach and mail back a form with personal information. If an individual has your basic personal information, he or she could obtain a card for their use in your name.

Arguably, the most important way to prevent identity theft, or at least reduce the amount of damage a thief can do to your finances, is to regularly monitor your finances and credit reports. Each year, you are permitted to request one free credit report from each of the three major nationwide credit bureaus. These credit reports are available online at www.annualcreditreport.com. You may also call 1-877-322-8228 to order your reports. The three major credit bureaus are Experian, Equifax and TransUnion.

If you become a victim of Identity Theft

If you become a victim of identity theft, the first thing you should do is to file a police report with either Criminal Investigations Division (CID) or local law enforcement. This will provide you with more credibility with businesses and financial institutions when you are seeking information regarding your case.

Next, you should immediately contact the three major credit reporting companies to place a fraud alert on your credit reports. The fraud alert is free, and it will direct merchants who have an application for credit in your name to take additional steps to ensure that it is really you applying for that credit.

Also, Georgia consumers can place a credit freeze on their credit histories in an effort to further protect against identity theft. Details on how to place a credit freeze can be found with the Attorney General of Georgia's website at <http://law.ga.gov/placing-credit-freeze-your-credit-report>.

Lastly, the Federal Trade Commission's (FTC's) website is a phenomenal resource for victims of identity theft. It is an extremely helpful guide with step-by-step directions covering everything from immediate steps to take through the potentially long process of recovery and credit repair. <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

If after reviewing these materials you still have questions or need assistance with this process, please contact our office at 706-545-3281/3282 in order to schedule an appointment with one of our attorneys. Army Community Service (ACS) and the Financial Readiness Program may also have counselors available for appointments to help Soldiers step-by-step through this process. They can be reached at (706) 545-7517.



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