

- **Analyze your credit report annually.**  
This has always been good advice, but it used to cost money, or you had to first be rejected from receiving credit so that you could get a free copy. Now it is possible to get a free look at your Credit Report once per year. The big three credit reporting agencies (Equifax, Experian and TransUnion) joined forces to provide free Credit Reports to consumers.
- **Protect your Social Security number.**  
Do not carry your Social Security card in your wallet with your driver's license and other identification. For one thing, although they expect it to last your whole life, the Social Security card is issued on very flimsy cardboard that doesn't hold up well to wear and tear. Aside from that though, knowing your full name, address, and full Social Security number, or even the last 4 digits in many cases, can let a thief assume your identity. You should never use your Social Security number as part of a Username or Password.

**Albany.Dougherty Emergency Contact  
Phone numbers**  
Any Emergency—911  
Albany State University Police Department:  
229-430-4711  
Albany Police Department:  
229-430-2100  
Dougherty County Police  
229-430-6600  
Dougherty County Sheriff's Office:  
229-430-2166  
A/D Drug Unit:  
229-430-5150

## PREVENT IDENTITY THEFT



- For more information or assistance, please contact Albany State University Police Department at 229-430-4711.



UNIVERSITY SYSTEM OF GEORGIA  
ASU POLICE DEPARTMENT  
504 College Drive, Albany, GA 31705  
Phone (229) 430-4711 Fax (229) 430-2788

## TIPS TO PREVENT IDENTITY THEFT



**John Fields, Jr., Chief of Police**  
**Albany State University Police Department**  
**229-430-4711**



## IDENTITY THEFT

How much information does someone really need to know in order to impersonate you to a 3rd-party? Your name? Birth date? Address? Armed with easily found information such as this, and maybe a couple other key pieces of information such as the High School you went to, your dog's name, or your mother's maiden name, an individual might be able to access your existing accounts or establish new loans or credit in your name.

This information can be pulled from your trash can. Waiters can swipe or simply write down your credit card number when you make a purchase at a restaurant. There are a variety of laws related to securing customer information.

This brochure contains some tips you can follow to help secure and protect your personal identifiable information and ensure that your identity or your credit have not been compromised.

## PROTECT YOURSELF AGAINST IDENTITY THEFT

- **Watch for shoulder-surfers.**

When entering a PIN number or a credit card number in an ATM machine, at a phone booth, or even on a computer at work, be aware of who is nearby and make sure **no-body is peering over your shoulder to make a note of the keys you're pressing.**

- **Require photo ID verification.** Rather than signing the backs of your credit cards, you can write "See Photo ID".
- In many cases, store clerks don't even look at the signature block on the credit card, and a thief could just as easily use your credit card to make online or telephone purchases which don't require signature verification, but for those rare cases where they do actually verify the signature, you may get some added security by directing them to also make sure you match the picture on the photo ID.
- **Shred everything.** One of the ways that would-be identity thieves acquire information is through "dumpster diving", aka trash-picking. If you are throwing out bills and credit card statements, old credit card or ATM receipts, medical statements, or even junk-mail solicitations for credit cards and mortgages, you may be leaving too much information laying about. Buy a personal shredder and shred all papers with PII on them before disposing of them.
- **Destroy digital data.** When you sell, trade, or otherwise dispose of a computer system, or a hard drive, or even a recordable CD, DVD, or backup tape, take extra steps to ensure the data is completely, utterly, and irrevocably destroyed. To delete the data or reformat the hard drive is nowhere near enough. Anyone with a little tech. skill can delete files or recover data from a

formatted drive. Use a product like ShredXP to make sure that data on hard drives is completely destroyed. For CD, DVD, or tape media, you should physically destroy it by breaking or shattering it before disposing of it.

- **Be diligent about checking statements.** This actually has two benefits. First, if you are diligent about checking your bank and credit statements each month, you will be aware if one of them doesn't arrive and that can alert you that perhaps someone stole it from your mailbox or while it was in transit. Second, you can ensure that the charges, purchases, or other entries on the statement are legitimate and match up with your records so that you can quickly identify and address any suspicious activity.
- **Pay your bills at the post office.** Never leave your paid bills in your mailbox to be sent out. A thief who raids your mailbox would be able to acquire a slew of critical information in one envelope—your name, address, credit account number, your bank information including the routing number and account number from the bottom of the check, and a copy of your signature from your check for forgery purposes, just for starters.
- **Limit the information on your checks.** It may be convenient to have your driver's license number or Social Security number imprinted on your personal checks to save some time when you write one, but if it falls into the wrong hands, it reveals too much information.