

RESOURCE NUMBERS

Credit Bureaus

EQUIFAX

To report fraud: 1-800-525-6285
To order a credit report: 1-800-685-1111
Or www.equifax.com

EXPERIAN

To report fraud: 1-888-397-3742
Or www.experian.com

TRANS UNION

To report fraud: 1-800-680-7289
Or <http://www.transunion.com>

Social Security Administration

To report fraud: 1-800-269-0271
To order a statement: 1-800-772-1213
Or <http://www.ssa.gov/>

Federal Trade Commission

Hotline number: 1-877-438-4338
Or www.consumer.gov/idtheft

If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:

National Check Fraud Service:
1-843-571-2143
SCAN: 1-800-262-7771
TeleCheck: 1-800-710-9898
Cross Check: 1-707-586-0551

Informational Web Sites:

Department of Consumer Affairs
www.dca.ca.gov

Privacy Rights Clearing House
www.privacyrights.org

National Crime Prevention Council
<http://www.ncpc.org/>

Sample "Courtesy Notice"

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$\$ amount). I did not open this account and incur this unpaid balance.

Your company extended a line of credit/services to someone, other than myself, using my personal information.

Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Colma Police Department. The case number is (case number).

Closing,
Your name
Your address
Your Phone Number

IDENTITY THEFT



Colma Police Department

1199 El Camino Real
Colma, CA 94014

(650) 997-8321 Business
(650) 997-8330 Fax

Kirk Stratton
Chief of Police

Your Case number:

WHAT IS IDENTITY THEFT?

Identity Theft is the **unauthorized use of Personal Information**.

“**Personal Information**” means the name, address, date of birth, telephone number, driver’s license number, social security number, place of employment, employee identification number, mother’s maiden name, checking account number, savings account number, or credit card number of an individual person.

This Personal Information is **USED** for an unlawful purpose, including obtaining or attempting to obtain credit, goods, services, or medical information in the name of the other person without their consent.

WHAT TO DO IF YOU’RE A VICTIM:

- Keep a log of all your calls and contacts with banks, creditors, law enforcement, etc. Get names, dates and times, and note all case numbers given for your fraud file.
- If the facts of the case show that your personal information was used to commit fraud in another law enforcement jurisdiction, your case will be referred to that agency for further investigation. Penal Code section 530.6(a).

- Contact the fraud departments at the three major credit bureaus. Request that a “**fraud alert**” be placed on your file. Include a statement that creditors must get your permission before any new accounts are opened in your name.
- Contact all creditors, including utility and phone companies, and let them know your accounts have been used, or new accounts may have been opened, without your permission. Close all accounts with fraudulent activity.
- Notify the US Postal Inspector if your mail has been tampered with or stolen.
- Alert your banks to flag your accounts to detect any unusual activity.
- Contact the Social Security Administration if your number has been used for fraud.
- Many banks and creditors will accept the “ID Theft Affidavit” which is available at: <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>, to dispute the fraud charges.
- Or use the sample “**Courtesy Notice**” on this brochure and write or e-mail all creditors and dispute the fraud charges.

TIPS FOR PREVENTION

- ❖ Report all lost or stolen credit cards immediately.
- ❖ Promptly remove delivered mail from your mailbox.
- ❖ Deposit outgoing mail in an official mailbox or at a local post office.
- ❖ If you don’t receive your mail for more than a couple of days, check with the post office to see if a change of address has been filed.
- ❖ Never give personal information over the phone unless you initiated the call.
- ❖ Memorize your social security number, all of your passwords and PIN numbers.
- ❖ Shred unwanted pre-approved credit applications, credit card receipts, and bills. Also shred anything with your name, address and date of birth.
- ❖ Pick up new checks from the bank. Do not have your driver’s license number or social security number printed on your checks.
- ❖ Carefully review all statements, including bank, telephone, cable and cell phone bills.
- ❖ Get a copy of your credit report at least once a year.