

What is Identity Theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

What to do if you become a victim:

- ✓ Set up a folder to keep a detailed history of this crime.
- ✓ Keep a log of all your contacts and make copies of all documents.
- ✓ Contact all creditors, by phone and in writing to inform them of the problem.
- ✓ Notify the U.S. Postal Inspector if your mail has been stolen or tampered with. (See phone listing under *Federal Government*)
- ✓ U.S. Postal Inspection Service - Local Post Office. (See phone listing under *Federal Government*)
www.usps.gov/websites/depart/inspect
- ✓ Contact the Federal Trade Commission to report the problem: www.ftc.gov
- ✓ The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is: **1-877-IDTHEFT (438-4338)**

"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. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/services to someone, other than myself. Your company is a victim and should file a police report in the appropriate jurisdiction. You are hereby notified that on (Date), I filled an identity theft report with the San Diego Sheriff's Department. The case number is: (Case Number), a copy of which can be obtained by contacting the San Diego Sheriff's Department Records Section at (858) 974-2112.

Closing,
(Your name and address)

- ✓ Call one of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- ✓ Request that a copy of your credit report be sent to you.
- ✓ Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- ✓ If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:

National Check Fraud Service (843) 571-21443
SCAN (800) 262-7771
TeleCheck (800) 710-9898 or 927-0188
CheckRite (800) 766-2748
CrossCheck (707) 586-0551
Equifax Check System (800) 437-5120
International Check Services (800) 526-5380

What to do if you become a victim:

- ✓ Contact the Social Security Administration's Fraud Hotline at **1-800-269-0271**.
- ✓ Contact any office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process. They may request a police report be filed.
- ✓ Obtain description of suspect (if known).
- ✓ Obtain witness information.
- ✓ What is the financial loss to you? Attach all supporting documentation.

Preventive Actions

- ✓ Promptly remove mail from your mailbox after delivery.
- ✓ Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- ✓ Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- ✓ Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before discarding them in the trash or recycling bin.
- ✓ Empty your wallet of extra credit cards and ID's, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- ✓ Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.

Preventive Actions

- ✓ Never leave receipts at bank machines, bank counters, trash receptacles, or service stations. Keep track of all your paperwork. When you no longer need it, destroy it.
- ✓ Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- ✓ Sign all new credit cards upon receipt.
- ✓ Review your monthly statements and save all credit card receipts and match them against your monthly bills.
- ✓ Be conscious of normal receipts of routine financial statements. Contact the sender if they are not received in the mail.
- ✓ Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- ✓ Never loan your credit cards to anyone.
- ✓ Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- ✓ If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- ✓ Report all lost or stolen credit cards and file a report with your local Law Enforcement Agency.
- ✓ Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- ✓ Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers. If it sounds too good to be true, it probably is.

