

Notes:

IDENTITY THEFT Resource Guide



Folsom Police Department

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Identity theft and identity fraud refer to all types of crime in which someone wrongfully obtains and uses another person's personal information in some way that involves fraud or deception, typically for economic gain.

The identity thief can use a victim's name, address, date of birth, social security number, phone number, driver's license and/or mother's maiden name, to impersonate the victim. This information enables the thief to commit various financial crimes which may include taking over the victim's financial accounts; applying for loans, credit cards and social security benefits; renting apartments; and establishing service with local utilities.

These thieves can obtain personal information from your trash, thefts of your purse or wallet, thefts from your vehicles, burglary of your home, dishonest bank or retail employees, careless retailers who discard personal information, internet information 'warehouses', and thefts from your mailbox - to name a few.

The crime of *identity theft* is the #1 fastest growing crime in the nation. The largest credit bureaus report millions in losses every year. In 2005 consumers reported fraud losses of over \$680 million. Victims now spend an average of 600 hours recovering from this crime. In 2006 the victim population was at 15 million.

In the United States and Canada, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts or have taken over their identities, running up vast debts and committing crimes using the victims' names. A victim's losses may include out-of-pocket financial losses and substantial additional financial costs associated with trying to restore his/her reputation in the community and correcting erroneous information for which the criminal is responsible.

In 1998, Penal Code section 530.5 was enacted, making it illegal for a person to obtain your personal information and attempt to use it to obtain goods, services, credit or medical information.

The following is a guide for victims and potential victims. It lists tips for prevention and resources available through the Folsom Police Department and the internet to help repair your credit history. This guide also contains many of the important phone numbers that are needed to assist you in your situation.

Tips for Prevention:

- ▶ Do not carry your Social Security Card with you.
- ▶ Do not give out your Social Security Number.
- ▶ Avoid putting additional information on checks, such as driver license #, middle name, phone #, social security number, etc.
- ▶ Be careful with receipts; take them with you. Do not throw them in public trash receptacles. SHRED them.
- ▶ Use the post office instead of leaving mail in your residential mailbox.
- ▶ Immediately remove mail from your mailbox.
- ▶ Get a locking mailbox.
- ▶ If you do not receive mail for more than a couple of days, check with the post office to see if a *change of address* has been filed.
- ▶ Shred anything with your name, address, date of birth, driver license number, **SSN**, and ill_credit solicitations.
- ▶ Carefully review all statements including bank, credit cards, financial accounts, utilities, memberships etc.
- ▶ If statements are late, call creditors to see if a change of address has been filed.
- ▶ Request your credit report at least bi-annually.

Tips for Prevention. cont.

- ▶ 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 codes, unless you initiated the phone call.
- ▶ Remove your name from Direct Marketing Association mailing and telephone lists.
- ▶ Order your Social Security Benefits and Earnings statement yearly.
- ▶ Consider not listing your phone number in public phone directories.
- ▶ Do not carry PIN or passwords with you.
- ▶ Do not have new checks mailed to your residence; pick them up from the bank.
- ▶ Immediately notify local police if you notice suspicious activity by a mailbox, blue collection box, or parked postal mail delivery vehicle.
- ▶ Sign all new credit cards upon receipt; write 'See ID' in signature box.
- ▶ Report all lost or stolen cards to issuing bank/store immediately.
- ▶ Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your credit card numbers or other personal information.
- ▶ Do not carry *a//* of your credit cards with you. Only carry the credit card(s) you believe you will be using during the day.
- ▶ Photocopy front and back of all credit/debit cards and other important cards/identification and keep in a safe place to be readily accessible in case your purse/wallet is lost or stolen.
- ▶ SHRED. SHRED. SHRED. SHRED.
Shred everything with your name, address, or any other personal information on it.

What To Do If You Are a Victim:

- ▶ Immediately cancel lost/stolen credit and debit cards; checking/bank accounts; other membership accounts.
- ▶ If checks were stolen, contact you bank immediately and close all linked accounts.
- ▶ Contact all creditors/financial institutions by phone where fraudulent activity has occurred. Submit affidavits if necessary.
- ▶ Keep a log of **all** contacts; names, dates, times and extensions of people contacted.
- ▶ File a *fraud alert* with the three credit bureaus - Equifax, Experian, and TransUnion.
- ▶ Carefully review all incoming statements for new or continuing fraudulent activity.
- ▶ Report the crime to the local police and provide as much documentation as possible (keep a copy of the report and report number).
- ▶ If your social security number is being used, call the Social Security Administration and inquire about a new SSN (restrictions may apply).
- ▶ If you suspect your mail is being stolen, call the post office and file a report with the post master.
- ▶ Be prepared to back everything up in writing and notarize documents.
- ▶ Register as a *Victim of Identity Theft* with the Federal Trade Commission

RESOURCES:

- Federal Trade Commission:**
Identity Theft Hotline - 1-877-10-THEFT
1-877-438-4338
www.consumer.gov/idtheft
www.ftc.gov/idtheft
- Department of Justice:**
Identity Theft Registry - (888) 880-0240
www.ag.ca.gov/idtheft/general.htm

CREDIT BUREAUS:

Free Annual Credit Report www.annualcreditreport.com

- ▶ www.Experian.com
P.O. Box 9532
Allen, Texas 75017
(888) 397-3742
- ▶ www.Equifax.com
P.O. Box 740241
Atlanta, Georgia 30374
(888) 766-0008
- ▶ www.TransUnion.com
P.O. Box 6790
Fullerton, Ca. 92834
(800) 680-7289

Social Security Administration

- www.ssa.gov
P.O. Box 7004
Wilkes Barre, Pa. 18767
(800) 772-1213

Social Security Fraud Hotline

- P.O. Box 17768
Baltimore, Maryland 21235
1-800-269-0271 (10am-4pm EST)

Do Not Call Registry

- www.donotcall.gov

Department of Motor Vehicles (DMV)

- Fraud hotline (866) 658-5758
www.dmv.ca.gov

Fraudulent Use of Checks:

- ▶ Checkrite (800) 766-2748
- ▶ ChexSystems (877)382-7226
- ▶ Cross Check (800) 552-1900
- ▶ Equifax Check Systems
(800) 437-5120
- ▶ International Check Services
(800) 526-5380
- ▶ National Check Fraud Service
(843) 571-2143
- ▶ SCAN (800) 262-7771
- ▶ Telecheck (800) 685-5000

www.ckfraud.org

Information Web Sites:

- ▶ Dept. of Consumer Affairs,
www.dca.ca.gov
- ▶ California Department of Justice
http://ag.ca.gov/idtheft
- ▶ Office of Privacy Protection
www.PrivacyProtection.ca.gov
- ▶ Privacy Rights Clearing House
www.Privacyrights.org
- ▶ Fight Identity Theft
www.fightidentitytheft.com
- ▶ U. S. Postal Inspection Service,
WWW.USQSOig.gov
- ▶ National Consumers League
http://www.nclnet.org/
- ▶ Office of the Attorney General,
http://ag.ca.gov/
[underCriminal Justice section, see ID Theft]
- ▶ IRS - Check for recent scams
www.irs.gov/newsroom
- ▶ [left column: /0 Theft]
Office of Privacy Protection
www.PrivacyProtection.ca.gov
- ▶ Check Fraud/Other Scams
www.fakechecks.org