

IDENTITY THEFT

The following information is a guide to persons who feel they may be a victim of identity theft. There are actions you can take to minimize damage to your credit. Unfortunately, at this time, victims are faced with the burden of resolving any problems unless a violation of state or federal laws has been committed. Remember, it is important to act quickly and assertively to minimize any damage.

In dealing with financial institutions, keep a log of all conversations, including dates, names, and phone numbers. Note time spent and any expenses incurred. Confirm conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.

SECRET SERVICE JURISDICTION

The Secret Service has jurisdiction over financial fraud, but it usually does not investigate individual cases unless the dollar amount is high or you are one of many victims of a fraud ring. Contact your local police department and let them determine who can best handle your case.

CREDITORS

Immediately contact all creditors with whom your name has been used fraudulently by phone and in writing. Get replacement cards with new account numbers for your accounts that have been fraudulently used. Ask that old accounts be processed as "account closed at consumer's request." (This is better than "card lost or stolen," because when the statement is reported to credit bureaus, it can be interpreted as blaming you for the loss.) Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report new activity immediately to credit grantors.

You may be asked by banks and credit grantors to fill out and notarize fraud affidavits, which can become costly. The law does not require that a notarized affidavit be provided to creditors. A written statement and supporting documentation should be enough (unless the creditor offers to pay for the notary).

STOLEN CHECKS

If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies (see back pages for names and phone numbers). Put stop payments or "hold for verification" notices on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account (**NOT** your mother's maiden name).

ATM CARDS

If your ATM card has been stolen or compromised (frequently by the suspects via shoulder surfing), get a new card, account number, and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your birth date.

PHONE SERVICE

If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password that must be used any time the account is charged.

FRAUDULENT ADDRESS CHANGE

Notify the local Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit credit or bank fraud (call the local Postmaster to obtain the phone number). Find out where fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your own address. You may also need to talk with your mail carrier.

CREDIT BUREAUS

Immediately call the fraud units of the three credit reporting companies: Experian (formerly TRW), Equifax, and Trans Union. Report the theft of your credit cards or numbers. Ask that your account be flagged. Also add a victim's statement to your report, up to 100 words ("My ID has been used to apply for credit fraudulently. Contact me at (victim's phone number) to verify all applications.") Be sure to ask how long the fraud alert is posted on your account, and how you can extend it if necessary.

FALSE CIVIL AND CRIMINAL JUDGMENTS

Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the state Department of Justice and the FBI. Ask how to clear your name.

DRIVER'S LICENSE NUMBER MISUSE

You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the State office of the Department of Motor Vehicles (DMV) to see if another license was issued in your name. Put a fraud alert on your license. Go to your local DMV to request a new number. Also, fill out the DMV's complaint form to begin the fraud investigation process. Send supporting documents with the completed form to the nearest DMV investigation office.

SOCIAL SECURITY NUMBER MISUSE

Call the Social Security Administration to report fraudulent use of your Social Security Number (SSN). As a last resort, you might want to change your number. The SSA will only change it if you fit their fraud victim criteria. Also order a copy of your Earnings and Benefits Statement and check it for accuracy. The best prevention is to be cautious of whom you give your SSN to, and try not to carry your card in your wallet or purse.

PASSPORTS

If you have lost a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

SOCIAL SECURITY ADMINISTRATION

Report fraud: (800) 269-0271
Order your Earnings and Benefits Statement:
(800) 772-1213

To report fraudulent use of your checks:

CheckRite: (800) 766-2748
Chexsystems: (800) 428-9623
Equifax: (800) 437-5120
National Processing Co: (800) 526-5380
SCAN: (800) 262-7771
TeleCheck: (800) 710-9898

Further assistance is available through:

Privacy Rights Clearinghouse
5384 Linda Vista Rd. #306
San Diego, CA 92110 (619) 298-3396

CREDIT REPORTING BUREAUS

Equifax

P.O. Box 740241
Atlanta GA 30374-0241
Report fraud: (800) 525-6285 and write to address above.
Order credit report: (800) 685-1111.
Opt out of pre-approved offers of credit:
(800) 556-4711

Experian (formerly TRW)

P.O. Box 1017, Allen TX 75013
Report fraud: (800) 301-7195 and write to address above.
Order credit report: (800) 682-7654.
Opt out of pre-approved offers of credit:
(800) 353-0809

Trans Union

P.O. Box 390, Springfield PA 19064
Report fraud: (800) 680-7289 and write to Fraud Victim Assistance Division.

***Remember, if you have been denied credit, you are entitled to a free credit report.**

LEGAL HELP

You may want to consult an attorney to determine legal action to take against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor. Call the local Bar Association to find an attorney who specializes in consumer law and the Fair Credit Reporting Act.



IDENTITY THEFT DETECTION AND RECOVERY

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