

- Review all of your bank records and credit card statements for accuracy. Early detection can assist in repairing any potential misuse.

Resources

Equifax

P.O. Box 740241
Atlanta, GA 30374
800-525-6285
www.equifax.com

Experian (TRW)

P.O. Box 9532
Allen, TX 75013
888-397-3742
www.experian.com

Trans Union Corp

P.O. Box 6790
Fullerton, CA 92834
800-680-7289
www.transunion.com

Federal Trade Commission

Identity Theft Clearinghouse
600 Pennsylvania Avenue NW
Washington DC 20580
877-IDTHEFT
www.ftc.gov

California Department of Motor Vehicles

866-658-5758
dlfraud@dmv.ca.gov

US Postal Service

CRIMINAL INVESTIGATIONS SERVICE CENTER
222 S RIVERSIDE PLAZA STE 1250
CHICAGO IL 60606-6100
800-275-8777
www.usps.gov/postalinspectors

Privacy Rights Clearinghouse

3100 5th Avenue, Suite B
San Diego, CA 92103
619-298-3396
www.privactrights.org

Social Security Administration

Office of Public Inquires
Windsor Park Building
6401 Security Boulevard
Baltimore, MD 21235
800-772-1213
www.ssa.gov

National Do Not Call Registry

www.donotcall.gov

Opt Out

(Stop unsolicited credit card offers)
88850PTOUT (888-568-8688)

California Department of Justice Attorney General

P.O. Box 944255
Sacramento, CA 94244
800-952-5225
www.ag.ca.gov

Department Contact Information

El Segundo Police Department

Financial Crimes Unit
348 Main Street
El Segundo, CA
310-524-2258

Identity THEFT

A Quick Reference Guide



El Segundo Police Department
348 Main Street
El Segundo, CA 90245
(310) 524-2200

PC 530.5: Unauthorized use of personal identifying information

(a) Every person who willfully obtains personal identifying information of another person and uses that information for any unlawful purpose, including obtaining, credit, goods, services, or medical information in the name of another person without the consent of that person, is guilty of a public offense.

What Is Identity Theft?

Identity theft involves acquiring key pieces of someone's personal information, such as: name, date of birth or social security number, in order to impersonate them. This information quite often enables them to commit numerous forms of fraud which include, opening a new bank account, establishing credit in someone's name, purchasing goods or buying a new vehicle.

What To Do If You Become A Victim:

- File a police report with your local law enforcement agency. Police Departments in **California** are **required** to take a crime report for any person residing in their jurisdiction, even if the crime occurred in another city (California Penal Code 530.6).
- Contact the Federal Trade Commission (FTC) and file a fraud affidavit. The FTC is a Clearinghouse for victims of identity theft. The FTC also handles complaints for the social security administration regarding social security number violations. It is not recommended that you change your social security number. Changing the number will not eliminate any negative credit history and could effect the positive record you have established.

- Contact your bank or creditor and close the *impacted* accounts. Establish new accounts that are password-protected. The fraud may continue if the account is not closed (Use the FTC fraud affidavit).
- Contact all three credit bureaus (**Equifax, Trans Union, Experian**) and place a fraud alert on your account. A 90 day fraud alert can be made without a police report. A seven year fraud alert requires a police report to be included with your claim. The claim must also be in writing to the credit bureaus.
- Request a copy of your credit report from all three credit bureaus. The fraud alert will entitle you to a free copy of your credit report.
- Review your report carefully for any errors (**www.annualcreditreport.com**).
- Notify the US Postal Inspector if your mail has been stolen or tampered with.
- If you had checks stolen or counterfeited by someone, report the problem to the following agencies:

TELECHECK	800-710-9898
SCAN	800-262-7771
CHECKRITE	800-766-2748
CERTEGY, INC.	800-437-5120
CHEX SYSTEMS	800-428-9623
- If your drivers license number was used, contact the California Department of Motor Vehicles. Complete a complaint form to initiate a fraud investigation (dlfraud@dmv.ca.gov).

Preventive Measures

- Purchase an industrial strength shredder and destroy all unwanted financial documents. Identity thieves will rummage through trash cans hoping to find documents. These documents (Sometimes referred to as profiles) have a street value to criminals of \$150.00 per person.
- Promptly remove your mail from the mail box as soon as possible after delivery. Mail thieves can create personal profiles from documents stolen out of the mail box.
- Avoid giving personal information over the telephone or internet such as your social security number, date of birth or driver's license number. A common scam referred to as **pretexting** is used to gather bits of information to create profiles of victim's.
- Empty your wallet of extra credit cards, social security card, PIN numbers or other financial information. This information should be memorized if possible to avoid any loss.
- Order a social security statement semi annually to check for fraudulent information or changes. These statements provide valuable information about employment history or potential misuse of your number.
- Never leave ATM receipts at the bank or other merchant receipts from a business. Many ATM and merchant receipts contain your name and a portion of your bank card number. The law requires businesses to redact all but the last five digits of your card number from store receipts.