

IDENTITY THEFT

A Quick Reference Guide



Hawthorne Police Department

Identity theft is when somebody uses your personal identifying information such as your name, address, telephone number, taxpayer identification number, driver's license number, Social Security number or other unique numbers to obtain or attempt to obtain credit, goods, services, real property or medical information without your consent. For a more detailed definition of identity theft refer to California Penal Code section 530.5 and to learn more about what qualifies as personal identifying information refer to California Penal Code section 530.55

What to do IMMEDIATELY if you become victim:

1. Place a fraud alert with the three credit reporting companies

Equifax - 1-800-525-6285 Experian - 1-888-397-3742 TransUnion - 1-800-680-7289

2. Order your credit report from all three credit reporting companies. Placing an initial fraud alert entitles you to a free credit report from each of the three credit reporting companies.

3. Create an identity theft report

- Submit a complaint about the theft with the Federal Trade Commission online at **www.FTC.gov/complaint** or call at **1-877-438-4338 / 1-866-653-4261 (TTY)**. Filing a complaint with the FTC online allows you to print or save an Identity Theft Affidavit.
- Obtain copies of any supporting documentation such as bank statements, credit card statements or canceled checks.
- File a police report with your local police department and attach a copy of your Identity Theft Affidavit along with any other documents you may have. Don't forget to get the police report number.

4. Keep detailed records regarding dates, times and people you talk to regarding the theft.

After you file your police report you might consider placing an extended fraud alert with each credit reporting company. This is free and stays in effect for seven years. The company may have you complete a request form. You should review your credit report and dispute any errors with the credit reporting companies.

For assistance with this you can contact each credit bureau or visit the Federal Trade Commission's website for assistance.

Listed below are some of the fraudulent activities that identity thieves commonly engage in. As you read on you'll discover that a common theme in dealing with the theft is reporting it to the provider of the service or account.

ATM / Debit Cards

As soon as you discover an unauthorized transaction you should notify your ATM or debit card issuer. Many card issuers have voluntarily agreed that an account holder will not owe more than \$50 for transactions made with a lost or stolen ATM or debit card. You should understand that the amount you can lose depends on how quickly you report the loss.

Checking Accounts

An identity thief may steal your paper checks, account number from the bottom of your checks or open a new account in your name. If this happens contact your bank or financial institution and ask them to close the account as soon as possible. You can also contact check verification companies such as **TeleCheck at 1-800-710-9898** or **Certegy at 1-800-437-5120** to report stolen checks and ask them to tell businesses to refuse your stolen checks. You can also contact **ChexSystems, Inc.** to obtain a report that lists checking accounts opened in your name by calling **1-800-428-9623** or by visiting their website at **www.consumerdebit.com**.

Credit Cards

Your liability for credit card charges that you didn't authorize is limited to \$50 per card. To dispute fraudulent charges, contact your credit card issuer within 60 days of the day the card issuer sent you the bill showing the fraudulent charges. Keep in mind that you are responsible for keeping track of your credit card statements. If your statement does not arrive on time you should contact your credit card company in case an identity thief has changed the address on your account.

Mail Theft

Sometimes identity thieves steal mail and use it to obtain personal and financial information which can be used to open new accounts or commit tax fraud. If you suspect that you are a victim of mail theft you can file a complaint with the **United States Postal Inspection Service** online at <https://postalinspectors.uspis.gov/> or by calling them at **1-877-876-2455** or by contacting the nearest United States Postal Inspection Service office whose address can be found at your local post office.

Social Security Number

An identity thief may steal your Social Security number and sell it or use the number to get a job or other benefits. If you discover that your Social Security number is being misused you can contact the **Social Security Administration** at **1-800-772-1213**, online at www.socialsecurity.gov or by visiting your local Social Security Administration office to file a report.

State and Federal Income Tax Fraud

If somebody uses your Social Security number to get a job, the employer will report the person's earnings to the **Internal Revenue Service (IRS)** and to the **California Franchise Tax Board (FTB)**. When you file your tax return, you won't report those earnings to the IRS or the FTB and their records will show that you failed to report all of your income. This could result in you getting a letter from one or both agencies. It is also possible for someone to use your Social Security number to file a tax return in your name before you file which means that they could get your refund instead of you. If you think somebody has filed a fraudulent tax return contact the Internal Revenue Service immediately at **1-800-908-4490** by phone or at www.IRS.gov/identitytheft online and / or the California Franchise Tax Board at **1-800-852-5711** by phone or online at ftb.ca.gov.

The issues mentioned above are but a few examples of fraud that an identity thief can commit. Other issues that can arise are bankruptcies filed in your name, investment accounts that have been opened fraudulently or tampered with, government issued identification fraud, utility fraud, student loan fraud, medical identity theft and even child identity theft. Identity thieves can also use your personal identifying information when they are arrested and can subsequently be convicted of criminal violations. Many of the same steps mentioned above apply to these crimes as well. The Federal Trade Commission is an outstanding resource for victims of identity theft. Their website (www.FTC.gov) has more detailed information regarding all of the issues mentioned in this brochure.

PREVENTION

1. Protect your Social Security number

- Don't carry your Social Security card in your wallet and store it in a secure place.

2. Fight "Phishing"

- Don't respond to any requests to verify your account number or password via telephone, email or postal mail.

3. "Beef up" your passwords

- Use different passwords for all of your accounts making them at least eight characters long and include a mix of letters, numbers and symbols.

4. Be cautious on social networks

- Don't "over share" personal information on social networking sites, tech savvy thieves can use this information for scams and account theft.

5. Shield your electronic devices

- Use firewalls in addition to virus and spyware protections that you update regularly, only download software from websites that you trust and don't click on links in pop-up windows.

6. Shop with caution online

- Read the privacy policy of the site and opt out of information sharing if given the opportunity, if there is no privacy policy **beware**. Only enter personal information on secure webpages with "https" in the address bar and a padlock symbol at the bottom of the browser window.

7. Review your statements

- Open your credit card and bank statements right away and check them carefully for any unauthorized activity, report unauthorized charges or withdrawals immediately.

8. Stop pre-approved credit offers

- Have your name removed from credit bureau marketing lists by calling **1-888-5OPTOUT (1-888-567-8688)** or online at **www.optoutprescreen.com**.

9. Review your credit reports

- You can get one free credit report every year from each of the three credit bureaus by phone at **1-877-322-8228** or online at **www.annualcreditreport.com**.

10. Ask questions

- Don't be afraid to ask questions when a business or agency asks for your personal information. Ask how it will be used, how it will be shared and how it will be protected. If you're not satisfied with the answers consider taking your business somewhere else.

II. Shred

- Don't place documents with your personal identifying information in the trash, shred anything you think could compromise your identity.

Resources

Credit Reporting Companies

Equifax: www.equifax.com

To report Fraud call 1-800-525-6285

For a Credit Report 1-800-685-1111

Experian: www.experian.com

To report Fraud call 1-888-397-3742

For a Credit Report 1-888-397-3742

TransUnion: www.transunion.com

To report Fraud call 1-800-680-7289

For a Credit Report 1-800-916-8800

Federal Agencies

For	Contact	At
Identity Theft Affidavit	Federal Trade Commission www.ftc.gov	1-877-438-4338 1-866-653-4261 (TTY)
Tax Fraud	Internal Revenue Service www.irs.gov/identitytheft	1-800-908-4490
Social Security Fraud	Social Security Administration www.socialsecurity.gov	1-800-269-0271
Mail Theft	U.S. Postal Inspection Service www.postalinspectors.uspis.gov/	1-877-876-2455
Stolen/Lost Passports	U.S. Department of State www.travel.state.gov	1-877-487-2778 1-888-874-7793 (TTY)

State and Local Agencies

For	Contact	At
Additional information and resources	California Dept. of Justice Office of the Attorney General http://ag.ca.gov	1-916-445-9555
Driver License Fraud	California Department of Motor Vehicles www.dmv.ca.gov	1-866-658-5758
State Income Tax Fraud	California Franchise Tax Board https://www.ftb.ca.gov/individuals/id_theft.shtml	1-916-845-3669
Assistance with creditors/collection agencies	Los Angeles County Dept. of Consumer Affairs http://dca.lacounty.gov/	1-800-593-8222 (Option 5)
To register as a victim of Identity Theft	CA Identity Theft Registry http://oag.ca.gov/idtheft/facts/how-to-registry	N/A

Resources Continued:

Miscellaneous / Private Corporations

To	Contact	At
Ask about a declined check	Certegy www.askcertegy.com	1-800-437-5120
Report check fraud	TeleCheck Services, Inc. www.firstdata.com/telecheck	1-800-710-9898
Report checking accounts opened in your name	ChexSystems, Inc. www.consumerdebit.com	1-800-428-9623
Opt out of credit offers	N/A www.optoutprescreen.com	1-888-567-8688
Get a free credit report	N/A www.annualcreditreport.com	1-877-322-8228

If you have any additional questions
please contact the

Hawthorne Police Department

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www.hawthornepolice.com