



Los Angeles County Sheriff's Department

Leroy D. Baca, Sheriff

Victim's Guide for Identity Theft



This guide provides victims of identity theft with the major resources to contact. Victims themselves have the ability to assist greatly with resolving their case. It is important to act quickly and assertively to minimize the damage.

**Commercial Crimes Bureau
Identity Theft Detail**
11515 South Colima Road, Building M
Whittier, California 90604
Phone: (562) 946-7201
FAX: (562) 777-8510

RESOURCES

Credit Reporting Bureaus

Equifax
Roosevelt Blvd, St. Petersburg FL 33716-2202
Order a credit report (800) 685-1111

Experian
PO Box 1017, Allen, TX 75013
Order a credit report (888) 397-3742

TransUnion
PO Box 390, Springfield, PA 19064
Consumer Relations (800) 916-8800
Report Fraud (800) 888-4213

Free Credit Report (877) 322-8228

Remember, if you have been the victim of credit fraud [15 USC §1681j(b)] or are denied credit [15 USC §1681j(c)(3)] you are entitled to a free credit report. If you are a victim of fraud, be sure to ask the credit bureaus for free copies. They will often provide them.

Direct Marketing

Opt Out of pre-approved offers of credit and marketing lists (888) 567-8688

To remove your name from mail and phone lists:
Direct Marketing Association
Mail Preference Service
PO Box 9008, Farmingdale, NY 11735
Telephone Preference Service:
PO Box 9014, Farmingdale, NY 11735

Personal Check Fraud Help

Check Rite (701) 214-4123
CrossCheck (800) 552-1900
Chexsystems (800) 428-9623
Equifax (800) 685-1111
International Check Services (800) 526-5380
SCAN (800) 262-7771
Telecheck (800) 710-9898

Government Resources

Federal Government Info Center (800) 688-9889

Federal Bureau of Investigation (Los Angeles Office) (310) 477-6565

Federal Trade Commission (877) 438-4338

Social Security Administration

Fraud Investigations (800) 269-0271
Earnings and Benefits Statement (800) 772-1213

Laws (Federal & State)

Federal Identity Theft and Assumption Deterrence Act
Public Law 105-318, 112 Stat. 3007 (Oct. 30, 1998)
www.ftc.gov/os/statutes

Fair Credit Reporting Act (FCRA)
15 U.S.C. § 1681 *et seq.*
www.ftc.gov/os/statutes

State of California Unauthorized Use of Personal Identifying Information 530.5 PC

Internet Information

Federal Trade Commission
www.ftc.gov

California Department of Consumer Affairs
www.dca.ca.gov

Los Angeles County Department of Consumer Affairs
<http://dca.lacounty.gov>

California Department of Motor Vehicles
www.dmv.ca.gov

Passports (Lost \ Stolen)
US Department of State
<http://travel.state.gov>

Note: In dealing with the authorities and financial institutions, **keep a log** of all conversations, including dates, times, names, and phone numbers. Note the 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. **Once you discover you are a victim of identity theft you should notify the following:**

1. Credit bureaus. Immediately call the fraud units of the three credit reporting companies– Experian, Equifax, and TransUnion. Report the theft of your credit cards or numbers. The phone numbers are provided at the end of this brochure. 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 *(your telephone 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. *Be aware that these measures may not entirely stop new fraudulent accounts from being opened by the imposter. Ask the credit bureaus in writing to provide you with a free copy every few months so you can monitor your credit report.*

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureaus to remove the inquiries that have been generated due to the fraudulent access. You may also ask the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information (two years for employers).

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

Creditor's requirement to report fraud. You may be asked by banks and credit grantors to fill out and notarize fraud affidavits, which could 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).

3. Law Enforcement. Report the crime to the law enforcement agency servicing your area. Give them as much documented evidence as possible. Get a copy of your police report. Keep the report number of your police report handy and give it to creditors and others who require verification of your case. Credit card companies and banks may require you to show the report to verify the crime. Some police departments have been known to resist writing reports on such crimes. Prior to January 1st, 1998, the creditors (credit card companies, banks, etc.) were the only "legal" victims of Credit Fraud/Identity Theft. California Penal Code Section 530.5 went into effect on January 1st, 1998, thus giving legal standing to individual victims. **California Penal Code Section 530.6** mandates that California police agencies take identity theft reports from victims who reside in their respective jurisdictions. Investigative jurisdiction will be determined by your law enforcement agency.

4. Stolen Checks. If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Put stop payments 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).

5. ATM Cards. If your ATM card has been stolen or is compromised, 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 birthdate. Avoid using ATM machines in convenience stores, bars, airports. Always check the card reader for signs of tampering and never expose your password.

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

7. Social Security number misuse. Call the Social Security Administration to report fraudulent use of your social security number. As a last resort, you might want to change the 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.

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

9. 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 which must be used anytime the account is changed.

10. Driver 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 complaint form to the nearest DMV investigation office.

11. 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.