



## Resources

### Credit Reporting Bureaus:

#### Equifax

PO Box 740241, Atlanta, GA 30374

- ✓ Report fraud: Call (888) 766-0008 and write to the address above
- ✓ Order credit report: (800) 685-1111
- ✓ [www.equifax.com](http://www.equifax.com)

#### Experian

(Formerly TRW) P.O. Box 1017, Allen TX 75013

- ✓ Report Fraud: Call (888) 397-3742 and write to the address above
- ✓ Opt out of pre-approved offers credit and marketing lists: (800) 567-8688
- ✓ [www.experian.com](http://www.experian.com)

#### Trans Union

P.O. Box 6790, Fullerton, CA 92634

- ✓ Report fraud: (800) 680-7289 and write to Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634
- ✓ Order credit report: (800) 916-8800
- ✓ [www.tuc.com](http://www.tuc.com)

Remember, when you have been denied credit, you are entitled to a free credit report. When you are a victim of fraud, be sure to ask the credit bureaus for free copies. They will often provide them. Since October 1997, free annual credit reports for victims of identity theft are required by law.

Per 530.8 PC you are entitled to copies of fraudulent credit applications, etc. made utilizing your personal information.

### Social Security Administration

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

### Removing Names From Mail & Phone Lists

Direct Marketing Association  
 -Mail Preference Service, P.O. Box 9008,  
 Farmingdale, NY 11735  
 -Telephone Preference Service, P.O. Box 9014,  
 Farmingdale NY 11735

### Report Fraudulent Use Of Your Checks to:

- ✓ CheckRite: (800) 780-2305
- ✓ Chexsystems: (800) 428-9623
- ✓ Equifax: (888) 766-0008
- ✓ SCAN: (800) 262-7771
- ✓ TeleCheck: (800) 710-9898

### Other Useful Resources:

Secret Service & FTC – (800) IDTHEFT  
 Records and tracks all ID Theft Victims  
 See victim's guide & sample victim affidavit:  
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

FBI Internet Fraud Complaint Center:  
[www.IC3.org](http://www.IC3.org)

FBI National White Collar Crime  
[www.NW3C.org](http://www.NW3C.org)

California's Office of Privacy Protection  
[www.privacyprotection.ca.gov](http://www.privacyprotection.ca.gov)  
 (866) 785-9663

Free Annual Credit Report: (877) 322-8228

California Codes: <http://www.leginfo.ca.gov>

Department of Motor Vehicles: [www.onlinedmv.com](http://www.onlinedmv.com)



**TIPS:** Don't toss out anything with your personal information. (Including unsolicited credit applications or receipts). And... When in doubt, don't give out your personal information.

When someone is using your name and Social Security Number to open fraudulent credit and/or bank accounts, **You are a victim of...**

# Identity Theft

**(What To Do  
 If It  
 Happens To You)**



**Vacaville Police  
 Department  
 Crime Prevention Unit  
 449-5432**

[CrimePrevention@CityofVacaville.com](mailto:CrimePrevention@CityofVacaville.com)

**To report a crime: 449-5200**

*This guide provides identity theft victims with the major resources to contact. Unfortunately, at this time victims are burdened with resolving credit report issues. It is important to act quickly and assertively to minimize the damage. Document your efforts.*

***For the most current phone numbers and addresses of companies, check their official websites.***

## Once You Discover You Are A Victim Of Identity Theft, You Should Notify The Following:

**Law Enforcement** Report the crime to the law enforcement agency with jurisdiction over your case. Give them as much documented evidence as possible. Get a copy of your police report. Keep the number of your fraud investigator handy and give it to creditors and others that require verification of your case. Credit card companies and banks may require you to show the report in order to verify the crime. Law enforcement agencies are mandated to take a report where the victim lives, no matter where the crime is occurring (530.5 PC).

**Creditors** Contact all fraudulently used creditors immediately 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 customers request” (this is better than “card lost or stolen,” because when this 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 activity immediately to credit grantors.

**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. The phone numbers are provided at the end of this brochure. Ask your account to 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 916-123-4567 to verify all applications.”) Be sure to ask how long the fraud alert is posted on your account and how to extend it when 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 free copies every month 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 bureau to remove 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).

## Creditors’ Requirements To Verify Fraud

Banks may ask you and credit grantors to fill out and notarize fraud affidavits. A written statement and supporting documentation should be enough (unless the creditor offers to pay for the notary).

**Stolen Checks** When you have had checks stolen or bank accounts set up fraudulently, report it to check verification companies (see next page for names and numbers). 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 mothers maiden name.)

**ATM Cards** When your ATM card has been stolen or compromised, get a new card, account number, and password. Do not use your old password. When creating a password, don’t use common numbers such as the last four digits of your Social Security number.



**Fraudulent Change Of Address** Notify the local Postal Inspector when 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 (Call the Postmaster to obtain the phone numbers). Find out where fraudulent credit cards were sent. Notify the local Postmaster to forward all mail in your name to your own address.

**Social Security Number Misuse** Call the Social Security Administration (SSA) to report fraudulent use of your Social Security number. 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.

***When dealing with the authorities and 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.***

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

**Phone Service** When 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 any time the account is changed.

**Drivers 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 Department Of Motor Vehicles (DMV) to see if another license was issued in your name. Go to your local DMV and 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 investigations office.

## False Civil And Criminal Judgements

Sometimes victims of identity theft are wrongfully accused of crimes committed by an imposter. When 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. When you are wrongfully prosecuted for criminal charges, contact the state Department of Justice and the FBI. Ask how to clear your name.



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

**Dealing With Emotional Stress** Psychological counseling may help you deal with the stress and anxiety commonly experienced by victims. Know that you are not alone.