



What is Identity Theft?

Identity theft involves acquiring key articles of someone's identifying information such as name, address, date of birth, social security number and mother's maiden name in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud that include, but are not limited to, taking over the victim's financial accounts; opening new bank accounts; purchasing automobiles; applying for loans, credit cards and social security benefits; renting apartments; and establishing services with utility and phone companies.

What to do if you become a victim:

- Set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents and evidence.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:
 - US Postal Inspection Service (See phone listing under Federal Government). .
(www.usps.gov/websites/inspect)
 - Contact the Federal Trade Commission to report the problem:
The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline phone number is 1-877-IDTHEFT (438-4338).
(www.ftc.gov)
 - Contact all creditors by phone and in writing to inform them of the problem.

Call any one of the three credit bureaus' fraud units to report the identity theft and they will forward the information to the other two. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.

SAMPLE LETTER TO CREDITORS

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$ amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/service to someone other than myself.

You are hereby notified that on (Date), I filed an identity theft report with the Laguna Beach Police Department. The case # is (__ - _____), a copy of which can be obtained by contacting the LBPD Records Section at (949) 497-0701.

In addition, I would like you to comply with California Penal Code 530.8, California Civil Code 1748.95 and California Financial code 2247, which all state that you must supply me with a copy of all information to said accounts including the application that was used to open said accounts and all transactions, free of charge, within 10 business days.

Closing,

(Your name and address)

Request a copy of your credit report be sent to you from all three credit bureaus:

Credit Bureaus Equifax

PO Box 74021,
Atlanta Georgia 30374-0241

To order your report, call 1-800-685-1111 -To report fraud, call 1-800-525-6285

Experian

PO Box 949
Allen, Texas 75013-0949

To order your report, call 1-888-397-3742 - To report fraud, call 1-888-397-3742

Trans Union

PO Box 390

Springfield, Pennsylvania 19064-0390

To order your report, call 1-800-916-8800 - To report fraud, call 1-800-680-7289

Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and new password for all accounts.

If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:

- National Check Fraud Service – 843-571-2143
- SCAN – 800-262-7771
- Telecheck – 800-710-9898 or 927-0188
- CheckRite – 800-766-2748
- CrossCheck – 707-586-0551
- Equifax Check Systems - 800-437-5120
- International Check Services – 800-526-5380

Contact the Social Security Administration's Fraud hotline at 1-800-269-0271.

Contact the Department of Motor Vehicles to see if another license/identification card was issued in your name. If so, fill out the DMV's complaint form to begin the fraud investigation process.

- Obtain a description of the suspect (if known).
- Obtain witness information:
 - Persons who accept applications
 - Sales people
 - Apartment Managers
 - Employers

What is the financial loss to you? Attach all supporting documentation.