RESOURCES

CREDIT REPORTING BUREAUS

EQUIFAX: P.O. Box 720241 Atlanta, GA 30374-0241
- Report Fraud: Call (800) 525-6285 and write to above address or visit **www.equifax.com**
- Order a credit report: (800) 685-1111
- Opt out of pre-approved offers of credit and marketing lists: (888) 5OPTOUT or (888) 567-8688

EXPERIAN (Formerly TRW): P.O. Box 9530 Allen, TX 75013
- Report Fraud: Call (888) 397-3742 and write to the above address or visit **www.experian.com**
- Order a credit report: same as above
- Opt out of pre-approved offers of credit and marketing lists. (888) 567-8688

TRANS UNION: P.O. Box 6790 Fullerton, CA 92634-6790
- Report Fraud: (800) 680-7289
- Consumer Relations (800) 916-8800 or visit: **www.transunion.com**
- Order a credit report: same as above.

Remember, if you have been the victim of credit fraud or denied credit, 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.

To remove your name from mail and phone lists:
- Direct Marketing Association
  Mail Preference Services
  P.O. Box 9008, Farmingdale, NY 11735

  Telephone Preference Service
  P.O. Box 9014, Farmingdale, NY 11735

SOCIAL SECURITY ADMINISTRATION
- Report Fraud: (800) 269-0271
- Order your Earnings and Benefits Statement: (800) 772-1213

INTERNAL REVENUE SERVICE AND FRANCHISE TAX BOARD
- If your social security number has been stolen submit an Identity Theft Affidavit (Form 14139) with the IRS. Assistance is available at (800)908-4490. Also contact the Francise Tax Board at (916)845-7088.

BAD CHECKS
- Cross check: (800) 843-0760 or **www.cross-check.com**
- Chexsystems: (800) 428-9623
- SCAN: (800) 262-7771
- Telecheck: (800) 710-9898

OTHER USEFUL RESOURCES
- Federal Government Information Center:
  Call (800) 688-9889 for help in obtaining government agency phone numbers.
- Federal Trade Commission (877) FTCHELP
  FTC main page: **www.ftc.gov**
  FTC Consumer's page: **www.consumer.gov/idtheft**
  For help in any type of consumer complaint, specifically identity theft and referrals to local law enforcement.

LAWS
Federal
Identity theft and Assumption Deterrence Act Public Law 105-318, 112 Stat. 3007 (Oct. 30, 1998)

State of California
Unauthorized Use of Personal Identifying Information 530.5 P.C. (January 1, 1998)

USEFUL INTERNET LOCATIONS:
Internet Crime Complaint Center
www.ic3.gov

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

Los Angeles County Department of Consumer Affairs:
www.consumer-affairs.co.la.ca.us

Identity Theft Resource Center:
www.idtheftcenter.org

PASADENA PRINTING SERVICES
PPD9511 REV 1/2023

If someone is using your identifying information (Name, Date of Birth, Social Security Number, etc.) to obtain credit, goods, services, real property, or medical information and/or fraudulent accounts; then you are the victim of :

IDENTITY THEFT
WHAT TO DO IF IT HAPPENS TO YOU

PASADENA POLICE DEPARTMENT

Gene Harris
Chief of Police

207 North Garfield Avenue
Pasadena, CA 91101
(626) 744-4501

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.

SAFEGUARDING YOUR IDENTITY

In dealing with authorities and financial institutions, **keep a log** of all conversations, including dates, times, names and telephone 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 Trans Union. Report the theft of your credit cards or numbers. The phone numbers are listed at the end of this brochure. Ask that your account be flagged. Also, add a victim's statement to your telephone report, up to 100 words. Example:("My ID has been used to apply for credit fraudulently. Contact me at (enter telephone number or e-mail here) to verify all applications"). Be sure to ask how long the fraud alert will be posted for 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 an imposter. Ask the credit bureaus for names and telephone numbers of credit grantors with whom fraudulent accounts have been opened. 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 dispute and erroneous information.

2. CREDITORS

Contact all creditors immediately with whom your name has been fraudulently used by phone and in writing. Get replacement cards with new account numbers for your accounts that have been used fraudulently. Ask the old accounts be processed as "account closed at customer's request." This closure is better than "card lost or stolen" and can be interpreted as if you were responsible for the loss. Carefully monitor your mail and credit card bills for evidence of new fraudulent activity, which should be reported immediately to credit grantors.

CREDITORS REQUIREMENT TO REPORT FRAUD

You may be asked by banks and creditors 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 Pasadena Police Department or the law enforcement agency in the city where you live or work. Give them as much documented evidence as possible, including full bank account and credit/debit card numbers for compromised accounts. Get a copy of your police report. Keep the police report number 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. Prior to January 1, 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 1, 1998, giving legal standing to individual victims.

4. STOLEN CHECKS

If you have had checks stolen or bank accounts set up fraudulently, report it to your bank and to the check verification companies. Put a stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new accounts numbers. Give the banks a secret password for your account (not your mother's maiden name).

5. DEBIT/CHECK CARD

If your debit/check 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 birth date and don't use the same password for multiple accounts.

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 card or bank fraud. Find out where the fraudulent credit cards were sent. Notify the local Postmaster to cancel forwarding and retrieve mail in transit. You may also have 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. Do not request to change your SSN, as it will expose you to "twice the threat" of an identity thief's work. Also order a copy of your Earnings and Benefits Statement and check it for accuracy. If your social security card was stolen, notify the Internal Revenue Service and Franchise Tax Board to lessen the chance that fraudulent tax returns with your social security number will be accepted.

8. PASSPORTS

If your passport is stolen, notify the passport office in writing to acquire a new passport.

9. TO GET A FREE CREDIT REPORT

Write to P.O. Box 105283 Atlanta, GA 30345-5283 or call: 1 (877) 322-8228 or visit: **www.annualcreditreport.com** You will go through a simple verification process over the telephone or web. You are entitled to a free credit report each year. (Do not get this site confused with www.freecreditreport.com, which charges a fee.)

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 or for other crimes. Contact the DMV to see if another license was issued in your name. Put a fraud alert on your license and also request a new number. Also, fill out the DMV's complaint form to begin the fraud investigation process. Send supporting documents with the complaint to the nearest DMV investigation office.

11. FALSE CIVIL AND CRIMINAL JUDGEMENT

Sometimes victims of identity theft are wrongfully accused of crimes committed by an imposter. If a civil judgment has been entered in your name for action 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.

12. REGISTER WITH THE FEDERAL TRADE COMMISSION

If you are a victim of identity theft, register a complaint with the FTC at 1-877-ID-THEFT (1-877-438-4338), so your information can be placed into the national database.

13. THE OFFICE OF PRIVACY PROTECTION

California Department of Consumer Affairs provides direct assistance, as well as information and education to identify theft victims. Call: (800) 952-5210 or (916)323-0637 or visit: **www.privacyprotection.ca.gov**