Identity theft and identity fraud refer to all types of crime in which someone wrongfully obtains and uses another person’s personal information in some way that involves fraud or deception, typically for economic gain.

The identity thief can use a victim’s name, address, date of birth, social security number, phone number, driver’s license and/or mother’s maiden name, to impersonate the victim. This information enables the thief to commit various financial crimes which may include taking over the victim’s financial accounts; applying for loans, credit cards and social security benefits; renting apartments; and establishing service with local utilities.

These thieves can obtain personal information from your trash, thefts of your purse or wallet, thefts from your vehicles, burglary of your home, dishonest bank or retail employees, careless retailers who discard personal information, internet information ‘warehouses’, and thefts from your mailbox - to name a few.

The crime of identity theft is the #1 fastest growing crime in the nation. The largest credit bureaus report millions in losses every year. In 2005 consumers reported fraud losses of over $680 million. Victims now spend an average of 600 hours recovering from this crime. In 2006 the victim population was at 15 million.

In the United States and Canada, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts or have taken over their identities, running up vast debts and committing crimes using the victims’ names. A victim’s losses may include out-of-pocket financial losses and substantial additional financial costs associated with trying to restore his/her reputation in the community and correcting erroneous information for which the criminal is responsible.

In 1998, Penal Code section 530.5 was enacted, making it illegal for a person to obtain your personal information and attempt to use it to obtain goods, services, credit or medical information.

The following is a guide for victims and potential victims. It lists tips for prevention and resources available through the Folsom Police Department and the internet to help repair your credit history. This guide also contains many of the important phone numbers that are needed to assist you in your situation.

**Tips for Prevention:**
- Do not carry your Social Security Card with you.
- Do not give out your Social Security Number.
- Avoid putting additional information on checks, such as driver license #, middle name, phone #, social security number, etc.
- Be careful with receipts; take them with you. Do not throw them in public trash receptacles. SHRED them.
- Use the post office instead of leaving mail in your residential mailbox.
- Immediately remove mail from your mailbox.
- Get a locking mailbox.
- If you do not receive mail for more than a couple of days, check with the post office to see if a change of address has been filed.
- Shred anything with your name, address, date of birth, driver license number, SSN, and ill credit solicitations.
- Carefully review all statements including bank, credit cards, financial accounts, utilities, memberships etc.
- If statements are late, call creditors to see if a change of address has been filed.
- Request your credit report at least bi-annually.

---

**IDENTITY THEFT Resource Guide**

**Folsom Police Department**

46 Natoma Street
Folsom, Ca 95630

Phone: (916) 355-7230
Fax: (916) 985-6812

www.folsom.ca.us/government/police
Tips for Prevention, cont.

Never give personal information over the telephone, such as your social security number, date of birth, mother’s maiden name, credit card number or bank PIN codes, unless you initiated the phone call.

Remove your name from Direct Marketing Association mailing and telephone lists.

Order your Social Security Benefits and Earnings statement yearly.

Consider not listing your phone number in public phone directories.

Do not carry PIN or passwords with you.

Do not have new checks mailed to your residence; pick them up in person.

Do not carry PIN or passwords with you.

Photocopy front and back of all identification cards.

Do not carry your purse/wallet is lost or stolen.

To be readily accessible in case your purse/wallet is lost or stolen.

Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed to solicit personal information.

If checks were stolen, contact your bank immediately and close all linked accounts.

Contact all creditors/financial institutions by phone where fraudulent activity has occurred. Submit affidavits if necessary.

Keep a log of all contacts; names, dates, times and extensions of people contacted.

File a fraud alert with the three credit bureaus - Equifax, Experian, and TransUnion.

Carefully review all incoming statements for new or continuing fraudulent activity. Report the crime to the local police and provide as much documentation as possible (keep a copy of the report and report number).

If your social security number is being used, call the Social Security Administration and inquire about a new SSN (restrictions may apply).

If you suspect your mail is being stolen, call the post office and file a report with the postmaster.

Be prepared to back everything up in writing and notarize documents.

Register as a Victim of Identity Theft with the Federal Trade Commission.

Social Security Administration
www.ssa.gov
P.O. Box 7004
Wilkes Barre, Pa. 18767
(800) 772-1213

Social Security Fraud Hotline
P.O. Box 17768
Baltimore, Maryland 21235
1-800-269-0271 (10am-4pm EST)

RESOURCES:

www.consumer.gov/idtheft
www.ftc.gov/idtheft

Department of Justice: Identity Theft Registry - (888) 880-0240
www.ag.ca.gov/idtheft/general.htm

CREDIT BUREAUS:

Free Annual Credit Report
www.annualcreditreport.com

www.Experian.com
P.O. Box 9532
Allen, Texas 75017
(888) 397-3742

www.Equifax.com
P.O. Box 740241
Atlanta, Georgia 30374
(888) 766-0008
www.TransUnion.com
P.O. Box 6790
Fullerton, Ca. 92834
(800) 680-7289

Do Not Call Registry
www.donotcall.gov

Department of Motor Vehicles (DMV)
Fraud hotline (866) 658-5758
www.dmv.ca.gov

Fraudulent Use of Checks:

Checkrite (800) 766-2748
ChexSystems (877)382-7226
Cross Check (800) 552-1900
Equifax Credit Check Systems (800) 437-5120
International Check Services www.ICS.com (800) 526-6380
National Check Fraud Service (843) 571-2143
SCAN (800) 262-7771
Telecheck (888) 549-5960
www.cckraud.org

Information Web Sites:

Dept. of Consumer Affairs, www.dca.ca.gov
California Department of Justice http://ag.ca.gov/idtheft
Office of Privacy Protection www.PrivacyProtection.ca.gov
Privacy Rights Clearing House www.Privacyrights.org
Fight Identity Theft www.Identitytheft.gov
U. S. Postal Inspection Service www.USPSOig.gov
National Consumers League www.nclnet.org

IRS - Check for recent scams www.irs.gov/newsroom
Office of Privacy Protection www.PrivacyProtection.ca.gov
Check Fraud/Other Scams www.fakechecks.org