

Hawthorne Police Department

Identity Theft A Quick Reference Guide

What is Identity Theft?

Identity theft involves acquiring key pieces 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 identify thief to commit numerous forms of fraud which 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.
- Contact all creditors, by phone and in writing to inform them of the problem. Notify the US Postal Inspector if your mail has been stolen or tampered with:
 - US Postal Inspection Service (See phone Listing under *Federal Government*).
 - US Postal Inspection Service – Local Post Office (See phone listing under *Federal Government*).
 - www.usps.com/postalinspectors/mailthft.htm
- Contact the Federal Trade Commission to report the problem:
 - www.ftc.gov/bcp/edu/microsites/idtheft
- 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 telephone number is 1-877-IDTHEFT (438-4338).

SAMPLE "COURTESY" NOTICE

(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/services to someone, other than myself. **Your company is a victim and should file a police report in the appropriate jurisdiction.**

You are hereby notified that on (Date), I filed an identity theft report with the Hawthorne Police Department. The case # is (_____), a copy of which can be obtained by contacting the Hawthorne Police Department Records Section at (310) 349-2720.

Closing,

(Your Name and Address)

- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- Request that a copy of your credit report be sent to you.

Credit Bureaus

Company	To Order Your Report	To Report Fraud
Equifax P.O. Box 74021 Atlanta, GA 30374	1(800) 685-1111	1(888) 766-0088
Experian P.O. Box 2104 Allen, TX 75013-2104	1(888) 397-3742	1(888) 397-3742
Trans Union P.O. Box 6710 Fullerton, CA 92834	1(877) 322-8228	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 a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies (links through the BBB):
 - 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 state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.
- Obtain description of suspect (if known).

- Obtain witness information.
- What is the financial loss to you? Attach all supporting documentation.

PC 530.5: Unauthorized Use of Personal Identifying Information

- (a) Every person who willfully obtains personal identifying information, as defined in subdivision (b), of another person without the authorization of that person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person is guilty of a public offense.

PC 530.8: Access to Personal Identifying Information used by Unauthorized Person for Unlawful Purpose; Statement and Request

- (a) If a person discovers that an application in his or her name for a loan, credit line or account, credit card, charge card, public utility service has been filed with any person or entity by an unauthorized person, or that an account in his or her name has been opened with a bank, trust company, savings association, credit union, public utility, the person, or a law enforcement officer specified by the person, shall be entitled to receive information related to the application or account, including a copy of the unauthorized person's application or application information and a record of transactions or charges associated with the application or account.

Preventive Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- 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 code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.

- Shred preapproved credit applications, credit card receipts, bills and other financial information you don't want to before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and ID's, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies. (annualcreditreport.com)
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt.
- Save all credit cards receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Never loan your credit card to anyone else.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Report all lost and stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration date.

- Beware of mail, e-mail, or telephone solicitations disguised as promotions or awards (lottery winner, wire/money transfers, etc.). Be wary of unsolicited requests for verification of account numbers or passwords. These are common ploys designed to obtain your personal information and access numbers.

Internet and On-Line Services

- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authorization key from your provider.
- When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to “confirm” your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don’t give them out!
- Always ensure that you are communicating through a secure link, particularly if working via a wireless connection means.

If you’ve filed a police report, make note of the case number in your detailed history folder and reference it when you have contact with a business or law enforcement agency concerning the report. The location of where the crime(s) occurred (generally, where the goods or services were illegally purchased/obtained) dictates the jurisdiction of the applicable law enforcement agency. If we determine that the crime occurred outside of Hawthorne, we may refer the matter to the appropriate jurisdiction.

If the crime occurred within our jurisdiction, it will be assessed and qualified for its workability factors (i.e. loss incurred, evidence of transaction, witnesses, etc.). An investigation is initiated only when these factors can justify a reasonable potential and effort in suspect identification and apprehension. Please note that this criminal investigation focus is independent of any civil or business recourse that may be realized with your personal creditor or financial institution.

Additional Helpful Information

Los Angeles County
Real Estate Fraud and Information Program
1(800) 973-3370

Consumer Protection
Southbay Branch Office
(310) 325-1035

Dispute Settlement Service
(213) 974-0825

Informational Sources

Federal Trade Commission
www.ftc.gov

Calif. Dept. of Consumer Affairs
222.dca.ca.gov

Privacy Rights Clearing House
www.privacyrights.org

U.S. Government Accounting Office
www.gao.gov