

WESTMINSTER POLICE DEPARTMENT IDENTITY THEFT RESOURCE GUIDE



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CHIEF OF POLICE**

Is someone using your personal identifying information to obtain credit, open bank accounts, or make purchases? If so, you may be the victim of the fastest growing crime trend in the nation. You are your first line of defense in protecting your personal identifying information.

The California Penal Code allows an identity theft victim to report the crime to their local law enforcement agency in the jurisdiction where they permanently reside, regardless of where the crimes may have taken place. Once the crime has been reported, a determination will be made regarding what law enforcement agency has jurisdiction over the alleged crime. In many instances, the case will be forwarded to the appropriate investigating agency. Those cases or crimes occurring in Westminster will be reviewed for workable leads, including witnesses, identifiable suspects, or physical evidence. If sufficient evidence is available for criminal prosecution, an investigator will be assigned to the case. Due to the nature and sheer number of identity thefts that occur each year, only those crimes likely to result in successful prosecution can be investigated.

Contained in this pamphlet are resources to assist you with minimizing your exposure from having your personal identifying information illegally used. You are in the best position to protect your personal credit information.

ONCE YOU DISCOVER YOU ARE A VICTIM OF IDENTITY THEFT, YOU SHOULD DO THE FOLLOWING:

POLICE REPORT

Once you have filed a report with the Westminster Police Department, you may request a copy within seven to ten working days. You should keep this copy for your records, and make photocopies to provide documentation to creditors or other agencies.

CREDIT BUREAUS

Immediately call the Victim Assistance Units of the three credit reporting companies - Experian (formerly TRW), Equifax, and Trans Union. Report the theft of your credit cards or numbers. Ask that your account be flagged. Also, request a victim's statement be added to your report, indicating your ID was used fraudulently and to verify any new inquiries by phone. Be sure to ask how long the fraud alert is posted 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 the imposter. Ask the credit bureaus, in writing, to provide you with free copies every few months 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 bureaus 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.

CREDITORS

Contact all creditors immediately with whom your name has been used fraudulently – 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 consumer's request". This is better than asking that old accounts be processed as "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 it immediately to credit grantors.

CREDITORS REQUIREMENTS TO VERIFY FRAUD

You may be asked by banks and credit grantors 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 a copy of the police report should be adequate.

STOLEN CHECKS

If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Cancel your checking and/or savings accounts and obtain new account numbers. Give the bank a secret password for your account (not mother's maiden name).

ATM/DEBIT/CREDIT CARDS

If your ATM/Debit/Credit card has been stolen or compromised, get a new card, account number, and password or PIN. Do not use your old password. When creating a password or PIN, **DO NOT** use common numbers like the last four digits of your Social Security number or your birth date.

FRAUDULENT CHANGE OF ADDRESS

Notify the local Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit credit or bank fraud (call the local Postmaster to obtain the phone number). Find out where the fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your own address. You may also need to talk with the mail carrier.

STOLEN MAIL

If you believe your mail has been stolen, report it immediately to your local Postmaster or nearest Postal Inspector. You will be asked to complete PS Form 2016, Mail Theft and Vandalism Complaint. Analysis of these forms helps Postal Inspectors in determining if the theft of your mail is isolated or part of a larger mail theft problem in your neighborhood, and in locating and apprehending mail thieves.

SOCIAL SECURITY NUMBER MISUSE

Call the Social Security Administration to report fraudulent use of your Social Security number. Also, request a copy of your Earnings and Benefits Statement and check it for accuracy.

PASSPORTS

If you have a passport lost or stolen, notify the passport office in writing to alert them for anyone ordering a new passport fraudulently.

PHONE SERVICE

If 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 that must be used any time the account is changed.

DRIVER'S 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. Put a fraud alert on your license. Go to your local DMV to 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 investigation office.

FALSE CIVIL AND CRIMINAL JUDGMENTS

Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If 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. If 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 creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor. Call the local Bar Association to find an attorney who specializes in consumer law and the Fair Credit Reporting Act.

SAMPLE "CREDITOR LETTER"

(Date)

(Reference Number/Account Number)

Dear (Creditor/Collection Agency Name):

On (date) I received your letter demanding payment of (\$\$ amount). This letter is to advise you that I am a victim of identity theft. I did not open this account, nor did I incur these expenses.

You are hereby notified that on (date), I filed an identity theft report with the Westminster Police Department. The case number is _____ and a copy of the report is attached. If you have any further questions reference this report, you may contact the Westminster Police Department at (714) 898-3315.

Sincerely,

(Name/Address)

RESOURCES

CREDIT REPORTING BUREAUS:

Equifax:

www.equifax.com

Report Fraud:(800) 525-6285

P.O. Box 105069

Atlanta, GA 30348

Order Credit Report:(800) 685-1111

P.O. Box 740241

Atlanta, GA 30374

Experian:

www.experian.com

P.O. Box 949

Allen, TX 75013

Report Fraud:(888) 397-3742

Order Credit Report:(888) 397-3742

Trans Union:

www.transunion.com

Report Fraud:(800) 680-7289

P.O. Box 6790

Fullerton, CA 92634

Order Credit Report:(800) 916-8800

P.O. Box 390

Springfield, PA 19064

SOCIAL SECURITY ADMINISTRATION

www.ssa.gov

Report Fraud:(800) 269-0271

Order Earning/Benefits Stmtnt:(800) 772-1213

FEDERAL TRADE COMMISSION

www.consumer.gov/idtheft

ID Theft Hotline:(877) 438-4338

UNITED STATES POSTAL SERVICE

www.usps.gov/postalinspectors/fraud/IdentityTheft

U.S. Postal Inspectors:(626) 405-1200

DIRECT MARKETING ASSOCIATION

(To remove your name from mail and phone lists)

www.e-mps.org and www.the-dma.org

DMA Mail Preference Service

P.O. Box 9008

Farmingdale, NY 11735

DMA Telephone Preference Service

P.O. Box 9014

Farmingdale, NY 11735

TO REPORT THE FRAUDULENT USE OF CHECKS:

CheckRite.....(800) 766-2748

Chex Systems.....(800) 428-9623

Certegy (Formerly Equifax Telecredit)...(800) 770-3792

SCAN.....(800) 571-2143

Telecheck.....(800) 710-9898

National Check Fraud Svc.....(800) 571-2143

CrossCheck.....(800) 586-0551

International Check Services.....(800) 526-5380

TO AVOID RECEIVING PRE-SCREENED CREDIT CARD OFFERS.....(888) 5-OPTOUT

IDENTITY THEFT VICTIMS

FRAUDULENT ACCOUNT INFORMATION REQUEST

Made pursuant to California Financial Code 22470, Civil Code 1748.95 and Penal Code 530.8

TO: _____

FAX: _____

ACCOUNT NO.: _____

REFERENCE NO.: _____

FROM: _____

I am formally disputing an account that I have learned has been opened or applied for with you. I did not open or apply for this account and have not authorized anyone else to do so for me. You may consider this account to be fraudulent. Below is my identifying information. I have filed a report with my local police department and a copy is attached. Under California law, all credit grantors and utility companies must provide information relating to fraudulent accounts opened in an identity theft victim's identity, including a copy of the application and a record of the charges associated with the account.

A copy of the relevant California law is enclosed. In most cases, the account information must be provided free of charge within 10 business days of your receipt of the police report and the victims identifying information. The victim is generally permitted to authorize your release of the account information to a specified law enforcement officer. I am designating _____ and the detective listed below as additional recipients of all account information and documents. I authorize the release of all account documents and information to the law enforcement officer designated. I am requesting the following:

- Application Records or screen prints of Internet/phone applications
- Statements
- Payments/Charge slips
- Investigator's Summary
- Delivery address
- Any other documents associated with the account
- All records of phone numbers used to activate or access the account.

Name:	Social Security Number:
Address:	
Phone:	Fax:
Employer:	Phone:
Designated Police Department:	Report No.:
Designated Investigator:	
Signed:	Date:

CHART YOUR COURSE OF ACTION

Use this form to record the steps you have taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

Credit Bureaus – Report Fraud

BUREAU	PHONE NUMBER	DATE CONTACTED	CONTACT PERSON	COMMENTS
Equifax	(800) 525-6285			
Experian	(800) 397-3742			
Trans Union	(800) 680-7289			

Banks, Credit Card Issuers and Other Creditors (Contact each creditor promptly to protect your legal rights.)

CREDITOR	ADDRESS & PHONE NUMBER	DATE CONTACTED	CONTACT PERSON	COMMENTS

Law Enforcement Authorities – Report Identity Theft

AGENCY/DEPT.	PHONE NUMBER	DATE CONTACTED	CONTACT PERSON	REPORT NUMBER	COMMENTS
Federal Trade Comm	(877) IDTHEFT				
Westminster P.D.	(714) 898-3315				
U.S. Postal Insp.	(626) 405-1200				