

Identification Theft Prevention

What is Identity Theft?

Identity theft occurs when a criminal uses another person's personal information to take on that person's identity. The act of stealing your good name to commit fraud.

Types of Identity Theft

- Credit Card Fraud
- Unauthorized Phone or Utility Service
- Bank Fraud
- Fraudulent Loans
- Government Documents or Benefits

Who wants to steal my identity?

- Amateur Criminals - Impersonators
- Organized Crime
- Criminal Family or Friend - "Friendly Fraud"
- Hackers - Deliberate and Accidental

How can my identity be stolen?

- Stolen or lost wallet/purse
- Fraudulently accessing your credit report
- "Shoulder Surfing"
- Mail theft
- "Dumpster Diving"
- Internet sources or hacking for data
- Public record information
- Purchasing information from employees with access to personal information
- Theft of personal information as an employee or from a family member or friend

How do I protect my identity from being stolen?

- Reducing access to your personal data:
 - Minimize the amount of information you carry
 - Remove your name from marketing lists, phone book and reserve directories
 - Install a locked mailbox or use a post office box
 - Pick up new checks or reorders at the financial institution
 - Do not put your mail in an unsecured mailbox for pickup
 - Use only encrypted communication lines when using personal information on the internet

- Credit/Debit Cards
 - Reduce the number of cards you actively use
 - Reduce the number of cards you actively use
 - Cancel all unused accounts
 - Keep a list or photocopy of all your credit/debit cards & bank accounts in a secure place
 - Never give out your credit/debit card number or personal information over the phone unless you have initiated the call
 - Order your credit report once a year
 - Do not "toss" your credit/debit card receipts away
 - Watch the mail for your new card or reissued card to arrive
- Passwords and Personal Identification Numbers
 - Do not use common identifiers for your PIN numbers
 - Put a password or code on your financial accounts, again do not use common identifiers
 - Memorize all passwords
 - Shield your PIN number or password when using an ATM, computer or phone
- Social Security Numbers
 - Protect your Social Security Number (SSN)
 - Release it only when absolutely necessary
 - If requested ask if an alternate number can be used
 - Look for Privacy Act notice, if a government agency
 - Ask what will be done with your SSN and how it will be protected
 - Do not have your SSN printed on your checks
 - Order your Social Security Earnings and Benefits Statement once a year to check for fraud
- Responsible Information Handling
 - Inspect all statements for unauthorized use
 - Do not "toss" pre-approved credit offers in your trash or recycling bin before tearing them into small pieces or shredding them
 - Find out what your financial institution and creditors are doing to safeguard your data and what their privacy policy is
 - When you fill out applications for credit or loans, ask how they are stored or disposed of
 - When using your credit/debit card, ask how the business stores and disposes of the transaction slip
 - Store your financial information and canceled checks in a safe place

What should I do if I am a victim of Identity Theft?

- You may have to fill out fraud affidavits where fraudulent accounts have been established in your name. Many times these are required to be notarized.
- Report any fraudulent bank accounts or stolen checks to the check reporting agencies.
- Report your theft to the Federal Trade Commission's ID Theft hotline – 877-ID-Theft or go to the website at: <http://www.consumer.gov/idtheft>
- You may want to have your SSN changed
 - This should be reserved for the most extreme cases and is rarely granted
 - You must notify all credit grantors and credit reporting bureaus of your new SSN
- Notify the Postal Inspector if you suspect mail theft
- If you have a passport, notify the passport office of possible fraudulent use or reissue
- Call all of your utilities and phone companies
- Notify the DMV
 - Fill out DMV complaint form
 - You may possibly need to obtain a new number
- Financial counselors offered through the credit union may be able to assist in advice on removing fraudulent claims from your credit report
- Keep a log of all conversations with authorities and financial institutions
- Send correspondence by certified mail with a return receipt
- Keep copies of all letters and documents
- Provide your police report number to expedite reporting the crime
- Consider seeking legal counsel, especially if you have difficulty clearing your credit history or if you a criminal record from the fraudulent activity
- Victim Statement
- False Civil and Criminal Judgments
 - Contact the court where the judgment was entered and report that you were a victim of identity theft
 - If you are wrongfully prosecuted for criminal charges, contact the State Department of Justice and the FBI on advice for clearing your name
- Stay aware of your mental health
- Seek help from a victims' rights organization
- Don't give in or give up

What resources are available to me?

- Financial Institution
- Credit Card Companies
- Law Enforcement
- Victims' Rights Organization
- Federal Trade Commission
- Credit Bureaus
- DMV, SSA & Postal Inspectors

Links and Phone Numbers

ID Theft	
Federal Trade Commission	1-877-ID-THEFT
	www.consumer.gov/idtheft
Privacy Rights Clearinghouse	1-619-298-3396
	www.privacyrights.org
Identity Theft Resource Center	1-858-693-7935
	www.idtheftcenter.org
Public Interest Research Group	www.pirg.org
California Department of Motor Vehicles	1-866-658-5758
Credit Reporting Bureaus	
Equifax - Report Fraud	1-800-290-8749
	www.equifax.com
Experian - Report Fraud	1-888-397-3742
	www.experian.com
Trans Union - Report Fraud	1-800-680-7289
	www.tuc.com
Fraud Reporting/Information	
Social Security - Report Fraud	1-800-269-0271
	www.ssa.gov
Federal Trade Commission/Consumer Complaints	1-877-FTC-HELP
	www.ftc.gov
Department of Justice Criminal Division - Fraud Section	www.usdoj.gov/criminal/fraud
Internet Fraud Complaint Center	www.ifccfbi.gov
National Fraud Information Center	1-800-876-7060
	www.fraud.org
Other Helpful Links	
United States Postal Service	www.usps.gov
We Tip - The Anonymous Line Against	1-800-78-CRIME
	www.wetip.com/wetip/index.htm
California Department of Consumer Affairs	www.dca.ca.gov
Fraudulent Use of Checks	
Check Rite	1-800-766-2748
Cross Check	1-800-552-1900
ChexSystems	1-800-428-9623
Equifax	1-800-437-5120
International Check Services (ICS)	1-800-631-9656

Shared Check Authorization Network (SCAN)	1-800-262-7771
Telecheck	1-800-710-9898
National Processing Company	1-800-526-5380
To Remove Your Name from Mail & Phone Lists	
Direct Marketing Association	Mail Preference Service PO Box 9008 Farmingdale, NY 11735
	Telephone Preference Service PO Box 9014 Farmingdale, NY 11735
Pre-approved credit offers (shared by all 3 credit bureaus)	