

IF YOU BECOME A VICTIM

Immediately call all credit card issuers and let them know you've been a victim of identity theft.	Request your old cards cancelled, your old accounts closed and new cards and accounts opened immediately.
Contact your local police department.	Begin the process of filing a police report to document the identity theft.
Once you have your police report completed, contact the major credit reporting agencies and begin the process of verifying and correcting the information in your credit report.	It would be wise to request either a freeze of your credit report (renewable for 90 days), or at minimum, a security alert on your credit report. Call Equifax at (800) 525-6285, Experian at (888) EXPERIAN and TransUnion at (800) 680-7289.
If you know through which credit grantor the identity thief secured credit in your name, request copies of all application documents the identity thief filed with that credit grantor.	You can request that these documents be given directly to the police and added to your police report.
Document all correspondence with the police department, credit grantors and credit reporting agencies.	Keep copies of your correspondence. If your case is not resolved to your satisfaction, contact the Federal Trade Commission, by filling out a complaint on their Web site: <a href="http://www.ftc.gov">www.ftc.gov</a> .
When the thief who stole your identity is arrested, engage in regular contact with your local district attorney and ask for information about the case.	Though district attorneys are busy, it is important for them to know that identity thefts are a concern to consumers.

HOW CALIFORNIA PROTECTS THE PRIVATE INFORMATION OF ITS CONSUMERS

- Californians can initiate a criminal investigation if they know or suspect that they are the victim of identity theft, which may be prosecuted as a felony in California.
- Consumers have the right to place a security alert on their credit report if they have been a victim or suspect they are currently a victim of identity fraud. This alert provides special notification to credit grantors that special attention should be paid to the application of credit pending before them. It does not, however, prevent credit from being granted.
- Consumers can have their entire consumer credit file "frozen" for up to 90 days if they believe they have been or are currently a victim of identity theft. This "freeze" prevents any new credit from being granted.
- You have the right to receive a copy of the documents submitted to a credit grantor by the suspected identity thief. Sometimes the identity thief is someone close to the victim and the victim can identify the thief's handwriting.
- Credit card customers must be notified if their information might be shared with marketers and given the opportunity to prohibit the sharing of their information.
- Supermarkets cannot ask for your Social Security number on a "club card" application.
- Financial institutions and other businesses can no longer use your Social Security number as an account number.
- You can have your name removed from the lists of telemarketers, excluding non-profits, political or religious organizations.
- Consumers can block information on their credit report that directly relates to an investigation of identity theft. A copy of an official police report must be provided to the credit reporting agencies.
- Businesses that legitimately have records with your identifying information on them must completely destroy or demonstrably alter all of these documents (so that the identifying information cannot be viewed) in the disposal process.
- Medical information cannot be used for the purpose of granting credit.



IDENTITY THEFT HAS BEEN AN UNFORTUNATE PART OF LIFE IN CALIFORNIA, BUT THERE ARE WAYS TO STOP IDENTITY THIEVES IN THEIR TRACKS.

THE CALIFORNIA STATE LEGISLATURE AND GOVERNOR DAVIS CONTINUE TO PASS NEW LAWS TO MAKE IT MORE DIFFICULT TO PERPETRATE THE CRIME OF ID THEFT AND ARE FINDING NEW WAYS TO ASSIST VICTIMS. THERE ARE ALSO FEDERAL LAWS AIMED AT STOPPING ID THEFT. BUT THE EASIEST WAY TO STOP ID THEFT IS FOR CONSUMERS TO BECOME MORE ACTIVE IN PREVENTION. WITH SOME BASIC KNOWLEDGE OF YOUR RIGHTS AND COMMON SENSE REMINDERS, YOU CAN HELP PREVENT ID THEFT.

BE SMART — TAKE THE FIRST STEP TOWARD ID THEFT PREVENTION.

## AVOID BECOMING A VICTIM

### CHECK YOUR CREDIT REPORT TWICE A YEAR AND EXAMINE IT THOROUGHLY

Doing so will let you see what credit accounts exist in your name, including those opened fraudulently or without your knowledge. To order your report online, visit the Web sites of the three major credit bureaus— Equifax ([www.equifax.com](http://www.equifax.com)), Experian ([www.experian.com](http://www.experian.com)), and TransUnion ([www.tuc.com](http://www.tuc.com)).

There are other online services that offer free credit reports to consumers; however many of them require you to purchase credit monitoring services in order to get the free credit report. Also, these organizations cannot assist consumers in correcting any incorrect information on your credit report.

### CONSIDER ADDING A STATEMENT TO YOUR CREDIT FILE THAT PROHIBITS THE GRANTING OF CREDIT WITHOUT CALLING YOU TO CONFIRM THE APPLICATION

This may thwart identity thieves' attempts to access your credit history and purchase goods at various retail establishments that grant credit on-site. It will, however, prevent you from being granted immediate credit at most retail establishments without being called first. Call Equifax at (800) 525-6285, Experian at (888) EXPERIAN and TransUnion at (800) 680-7289.

### MAKE IT HARDER FOR ID THIEVES TO GET "IDENTIFYING INFORMATION" FROM YOUR MAIL AND MAILBOX

Consider replacing your current mailbox with one that has a lock and never leave outgoing mail sitting in a non-secure mailbox. If you insist on using a mailbox without a lock, you might consider eliminating pre-approved offers of credit. You can opt-out of pre-approved credit offers by calling (888) 5-OPT-OUT.

### CARRY ONLY THE CREDIT CARD YOU WOULD USE IN AN EMERGENCY AND KEEP ALL OTHER CREDIT CARDS AT HOME, IN A SECURE PLACE. DO NOT CARRY YOUR SOCIAL SECURITY CARD

Should an identity thief steal your purse or wallet, it will be easier and faster for you to cancel a single card than several cards. This should minimize the thief's ability to make purchases using your credit cards.

### IF YOU DO CARRY ALL OF YOUR CARDS, MAKE SURE TO RECORD THEIR NAMES, ACCOUNT NUMBERS AND CUSTOMER SERVICE NUMBERS AND KEEP THEM IN A SECURE PLACE

Should any of your cards become lost or stolen, you will have the information necessary to cancel your cards immediately.

### SHRED OR SECURE IN A LOCKBOX ALL DOCUMENTS WITH IMPORTANT IDENTIFYING INFORMATION ON THEM

This includes bank statements, credit card statements, paystubs, insurance claim or payment forms, other financial documents and credit reports. Most identity thieves find the information they need to perpetrate crimes by going through people's trash.

### WATCH ANYONE WHO ASKS TO "SWIPE" YOUR CREDIT OR DEBIT CARD

Devices known as "skimmers" are sometimes used by counterpersons to copy the identifying information off a magnetic strip of a credit or debit card and later added to a fake card with a blank magnetic strip.

### ON THE BACKS OF YOUR CREDIT CARDS, WRITE "ALWAYS CHECK ID" IN BLACK MARKER

This should encourage retail sales clerks to ask for your ID any time that credit card is used. Though this is already standard practice at many retail establishments, it serves as a good reminder.

### DO NOT HAVE YOUR DRIVER'S LICENSE OR SOCIAL SECURITY NUMBER PRINTED ON YOUR CHECKS

Should your checkbook be stolen, a sales clerk might be convinced that showing a valid ID is not necessary when your driver's license or Social Security number is already printed on the check.

## ENDORSED BY



Alliance for  
Fair Information  
Practices

