

IDENTITY THEFT

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

The identity thief can use a person's name, address, date of birth, Social Security number, and/or mother's maiden name to impersonate the victim. This or other information enables the thief to commit such frauds as taking over the victim's financial accounts; applying for loans, credit cards and social security benefits; renting apartments; and establishing service with utility and phone companies.

These thieves can obtain personal information from your trash, thefts of your purse or wallet, thefts from your vehicle, burglary of your home, dishonest bank employees, careless retailers who discard credit card information, on the internet, as well as theft from your mailbox.

The crime of identity theft is one of the quickest growing crimes in history. The government statistics are staggering. The largest credit bureaus report millions in losses every year and the crime has risen 1.400 per cent since 1996.

In the United States and Canada, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts, have taken over their identities, running up vast debts and committing crimes using the victim's names. A victim's losses may include out-of-pocket financial costs associated with trying to restore his/her reputation in the community and attempting to restore their good credit.

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.

PREVENTIVE MEASURES

- Promptly remove delivered mail from your mail box.
- Deposit outgoing mail in a post office collection box rather than leaving outgoing mail in your mail box for pick up.
- NEVER give personal information over the phone, such as your social security number, date of birth, mother's maiden name, credit card numbers or bank PIN numbers unless you initiated the call.
- Shred all pre-approved credit card applications, credit receipts, bills and other financial information you do not need.



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- Order a credit report from the three major credit bureaus once a year to check for fraudulent activity.
- Never leave ATM receipts at bank machines or gas pumps. Take your receipts with you, don't throw them in the trash.
- Memorize your social security number, PIN, and passwords. Don't write them down anywhere.
- Sign all credit cards. Write on the front, "Ask for picture ID".
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Use caution when disclosing checking account numbers, credit card numbers or other personal information at any WEB Site or online service location unless you received a secured authentication key from your provider.
- Notify all credit card companies in advance if you are moving.
- NEVER loan your credit card to anyone.
- Report all lost or stolen credit cards immediately.
- Remove your name from the Direct Marketing Association mailing and telephone lists.
- Consider a non-published number.
- Immediately report any suspicious activity by a mailbox, blue collection box, parked or unattended postal mail delivery truck.
- Order your Social Security Benefits and Earnings yearly.

What to do if you are a victim

- Register as a victim of Identity Theft with the Department of Justice.
- File a report with your local Police or Sherriff Department.
- Keep a log of all contacts. Get names, dates and times of contacts you have made.
- Call the fraud unit of the three credit bureaus, Equifax, Experian, and Trans Union. Request an alert be put on your record and be sure to obtain the expiration of the alert/ Also request a victims statement be placed on your account and have your password protected.
- Contact all creditors by phone and in writing, where fraudulent use has occurred. Keep copies of all correspondence.
- Review all incoming statements carefully.
- Call your bank if your credit cards were stolen. Cancel the account. You can tell the bank even if the card or checks were not stolen. Report all fraud to them as well so they may flag your account.
- Notify your utility companies.
- If your social security number has been used, call the Social Security Administration. Some restrictions apply if you request a new number.
- Be prepared to back everything up in writing and notarizing documents.



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Informational Web sites

- Federal Trade Commission www.ftc.gov
- California Department of Consumer Affairs www.dca.ca.gov
- U.S. Government Accounting Office www.gao.gov
- U.S. Postal Inspection Service <https://postalinspectors.uspis.gov>

Important telephone numbers

Equifax	800-525-6285
Experian	800-397-3742
Trans Union	855-681-3196
Social Security fraud	800-269-0271
SS for statement	800-772-1213
Opt-out telemarketing	888-567-8688
DMV fraud line	866-658-5758
Federal Trade Commission	877-438-4338
Department of Justice	888-880-0240



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