



## Resources

### Credit Reporting Bureaus:

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##### **Equifax — [www.equifax.com](http://www.equifax.com)**

To order your report, call: 1-800-685-1111  
or write: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 1-800-525-6285  
and write: P.O. Box 740241, Atlanta, GA 30374-0241

##### **Experian — [www.experian.com](http://www.experian.com)**

To order your report, call: 1-888-EXPERIAN (397-3742)

or write: P.O. Box 2104, Allen TX 75013  
To report fraud, call: 1-888-EXPERIAN (397-3742)  
and write: P.O. Box 9532, Allen TX 75013

##### **TransUnion — [www.transunion.com](http://www.transunion.com)**

To order your report, call: 800-916-8800  
or write: P.O. Box 1000, Chester, PA 19022.  
To report fraud, call: 1-800-680-7289  
and write: Fraud Victim Assistance Division,  
P.O. Box 6790, Fullerton, CA 92634

Remember, if you have been denied credit, you are entitled to a free credit report. If you are a victim of fraud, be sure to ask the credit bureaus for free copies. They will often provide them. Starting October 1997, free annual credit reports for victims of identity theft will be required by law.

### Social Security Administration

Direct allegations that an SSN has been stolen or misused to the SSA Fraud Hotline. Call: 1-800-269-0271; fax: 410-597-0118; write: SSA Fraud Hotline, P.O. Box 17768, Baltimore, MD 21235; or e-mail: [oig.hotline@ssa.gov](mailto:oig.hotline@ssa.gov)

### Mailing Lists

To remove your name from mail and phone lists:

#### **Direct Marketing Association -**

- Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735
- Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735.

### Checks

To report fraudulent use of your checks:

- CheckRite: (800) 766-2748
- Chexsystems: (800) 428-9623
- Equifax: (800) 437-5120
- National Processing Co.: (800) 526-5380
- SCAN: (800) 262-7771
- TeleCheck: (800) 710-9898

### Other Useful Resources:

- Federal Government Information Center: Call (800) 688-9889 for help in obtaining government agency phone numbers.

The purpose of this guide is to provide victims of identity theft with the major resources to contact. Unfortunately, at this time victims themselves are burdened with resolving the problem. It is important to act quickly and assertively to minimize the damage.

Is someone using your Name and Social Security Number to open Fraudulent Credit and/or Bank Accounts?  
You may be a victim of...

# IDENTITY THEFT



## City of Oakley Police Department

To report a crime, call:  
**Oakley P.D. Dispatch**  
**(925) 625-8060**

Administrative offices:  
Oakley Police Department:  
(925) 625-8855

**EMERGENCIES ONLY**  
Dial  
**9-1-1**

In dealing with the authorities and financial institutions, **keep a log** of all conversations, including dates, names, and phone numbers. Note time spent and any expenses incurred. Confirm conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.

Once you discover you are a victim of Identity Theft, you should notify the following:

1. **Credit bureaus.** Immediately call the fraud units of the three credit reporting companies -- Experian (formerly TRW), Equifax and Trans Union. Report the theft of your credit cards or numbers. The phone numbers are provided at the end of this brochure. Ask that your account be flagged. Also, add a victim's statement to your report, up to 100 words. ("My ID has been used to apply for credit fraudulently. Contact me at 916-123-4567 to verify all applications.") 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 impostor. 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 (two years for employers.)

2. **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 "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 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 supporting documentation should be enough (unless the creditor offers to pay for the notary).

3. **Stolen Checks.** If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies (see next page for names and phone numbers). Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account (not mother's maiden name).

4. **ATM cards.** If your ATM card has been stolen or compromised, get a new card, account number and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your birth date.

5. **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 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.

6. **Social Security number misuse.** Call the Social Security Administration to report fraudulent use of your Social Security number. As a last resort, you might want to change your number. The SSA will only change it if you fit their fraud victim criteria. Also order a copy of your Earnings and Benefits Statement and check it for accuracy.

7. **Passports.** If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

8. **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 which must be used any time the account is changed.

9. **Drivers 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 state office of 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.

10. **Law enforcement.** Report the crime to the law enforcement agency with jurisdiction in your case. Give them as much documented evidence as possible. Get a copy of your police report. Keep the phone number of your fraud investigator handy and give it to creditors and others who require verification of your case. Credit card companies and banks may require you to show the report in order to verify the crime. Some police departments have been known to refuse to write reports on such crimes. Be persistent!

11. **False civil and criminal judgments.** Sometimes victims of identity theft are wrongfully accused of crimes committed by the impostor. If a civil judgment has been entered in your name for actions taken by your impostor, 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.

12. **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.

13. **Dealing with emotional stress.** Psychological counseling may help you deal with the stress and anxiety commonly experienced by victims. Know that you are not alone.