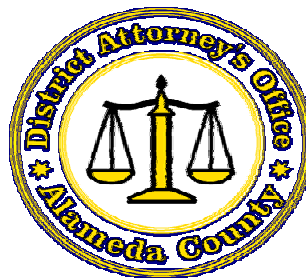


## WHAT SHOULD I DO IF I AM A VICTIM OF IDENTITY THEFT?

- Close the accounts that have been tampered with or established fraudulently
- Contact the three credit bureaus (Equifax, Experian and TransUnion) to inform them of the fraud and to place a 'Fraud Alert' on your credit report files
- File a police report in the city where you live or where your place of business is located
- Contact the Federal Trade Commission or California Office of Privacy Protection to obtain the ID theft affidavit for submission to merchants
- Work with the credit bureaus to have the fraud removed from your credit reports. After completion, obtain a "Security Freeze" on credit files

## RESOURCES

- Federal Trade Commission:  
(877) 438-4338  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
- California Office of Information Security and Privacy Protection:  
(866) 785-9663  
[www.oispp.ca.gov](http://www.oispp.ca.gov)
- Free Annual Credit Reports  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- Equifax:  
(800) 525-6285  
[www.equifax.com](http://www.equifax.com)
- Experian:  
(888) 397-3742  
[www.experian.com](http://www.experian.com)
- TransUnion:  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)



# Identity Theft

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VICTIM-WITNESS ASSISTANCE

OFFICE OF THE DISTRICT  
ATTORNEY

ALAMEDA COUNTY

## **WHAT IS IDENTITY THEFT?**

Identity Theft is the use of another person's personal information without consent to do something that is illegal, such as opening a credit account in another's name.

## **HOW THEIVES OBTAIN YOUR PERSONAL INFORMATION?**

- Auto and residential burglary.
- Theft of wallets and purses.
- Theft of mail: credit card and bank statements, checks, pre-approved credit offers and various other documents.
- Dumpster Diving: sorting through garbage to collect documents containing personal information, such as old bills and tax returns.
- Phishing scams: phony emails requesting that you forward your information to them for an alleged legitimate purpose.
- Accessing your credit report by posing as a landlord, employer or loan officer, and ordering a copy of it.

## **HOW CAN I PREVENT IDENTITY THEFT?**

- Obtain a "Security Freeze" with the three credit bureaus.
- Frequently review your bank statements, credit card statements and credit reports for fraud.
- Install a locking mail box
- Cross-shred your financial documents and paperwork before discarding them.
- Protect your Social Security number: never carry it in your wallet; if your health plan card uses your Social Security number, ask the company for a different number; do not give it out unless absolutely necessary.
- Do not give personal information over the internet, telephone or by mail unless you know exactly whom you are dealing with.
- Stop pre-approved credit offers by having your name removed from the credit bureau marketing list (888-567-8688)
- Protect your personal information on your home computer. Use 'strong' passwords: with at least eight characters, including a combination of numbers and symbols. Use firewall, virus and spy ware protection. Don't click on links in pop-up windows or in spam e-mail.

## **SIGNS THAT YOU MAY BE A VICTIM OF IDENTITY THEFT:**

- Your bills do not arrive as expected
- You have been denied of credit for no apparent reason
- You receive unexpected credit cards or account statements
- You receive calls or letters about purchases that you did not make