Identity theft involves acquiring key pieces of someone’s identifying information, such as name, address, date of birth, social security number and mother’s maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim’s financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

**What to do if you become a victim:**

- Set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents.
- Contact all creditors, by phone and in writing to inform them of the problem.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:
  - US Postal Inspection Service (Seephone listing under Federal Government)
  - US Postal Inspection Service - Local Post Office (See phone listing under Federal Government)
  - www.usps.gov/websites/department/inspect
- Contact the Federal Trade Commission to report the problem:
  - www.ftc.gov - The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338)
- Call each of the three credit bureaus’ fraud units to report identity theft. Ask to have a “Fraud Alert/Victim Impact” statement placed in your credit file asking that creditors call you before opening any new accounts.
- Request that a copy of your credit report be sent to you.

<table>
<thead>
<tr>
<th>Credit Bureaus</th>
<th><a href="http://www.equifax.com">www.equifax.com</a></th>
<th>PO Box 74021, Atlanta, GA 30374-0241</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>- To order your report, call 1-800-685-1111</td>
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<tr>
<td></td>
<td>- To report Fraud, call 1-800-525-6285</td>
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<tr>
<th>Credit Bureaus</th>
<th><a href="http://www.experian.com">www.experian.com</a></th>
<th>PO Box 949, Allen, TX 75013-0949</th>
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<tr>
<td></td>
<td>- To order your report, call 1-888-397-3742</td>
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<tr>
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<td>- To report Fraud, call 1-888-397-3742</td>
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<tr>
<th>Credit Bureaus</th>
<th><a href="http://www.transunion.com">www.transunion.com</a></th>
<th>PO Box 2000, Chester, PA 19022</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- To order your report, call 1-877-322-8228</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- To report Fraud, call 1-800-860-7289</td>
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</table>

- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
  - National Check Fraud Services - www.ckfraud.org 1-843-571-2143
  - SCAN - 1-800-262-7771
  - TeleCheck - 1-800-710-9898 or 927-0188
  - Equifax Check Systems - www.equifax.com 1-800-437-5120
  - International Check Services - 1-800-526-5380
- Contact the Social Security Administration’s Fraud Hotline at oig.ssa.gov 1-800-269-0271.
- Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV’s complaint form to begin the fraud investigation process - www.dmv.gov 1-800-777-0133

**Notes:**

| Make note of this case number in your detailed history folder and reference it when you have contact with any business or law enforcement agency concerning this report. Depending upon the location (jurisdiction) of where the crime occurred (goods or services obtained or delivered), an investigator may not be assigned to this case. If the crime occurred in our jurisdiction and there are workable leads, such as witnesses and suspect information, an investigator will be assigned to the case. Notes: ________________________________ |
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Preventative Actions

• Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies. It’s free at www.annualcreditreport.com.

• Promptly remove mail from your mailbox after delivery. Do not leave outgoing or incoming mail in any mailbox overnight.

• Never give personal information over the telephone, such as your social security number, date of birth, mother’s maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.

• Shred pre-approved credit applications, credit card receipts, bills and other financial information you don’t want before discarding them in the trash or recycling bin.

• Empty your wallet of extra credit cards and IDs, or better yet, cancel the ones you do not use and maintain a list of the ones you do.

• Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.

• Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.

• Sign all new credit cards upon receipt. Add, “Please ask for photo I.D.” on signature line.

• Save all credit card receipts and match them against your monthly bills.

• Keep track of when different bills and routine financial statements come in. Contact the sender if they are not received in the mail.

• Notify your credit card companies and financial institutions in advance of any change of address or phone numbers.

• Never loan your credit cards to anyone.

• Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.

• Check your yearly Social Security statement for fraudulent activity.

• If you applied for a new credit card and it hasn’t arrived in a timely manner, call the bank or credit card company involved.

• Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.

• 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.

Internet and On-Line Services

• Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Website or on-line service location unless you receive a secured authentication key from your provider.

• When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to “confirm” your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don’t give them out!

Informational Web Sites

Federal Trade Commission         www.ftc.gov
California Department of Consumer Affairs  www.dca.ca.gov
Privacy Rights Clearing House www.privacyrights.org
U.S. Postal Inspection Service www.usps.gov/postalinspectors
International Association of Financial Crimes Investigators (go to links section) www.iafci.org
Free Annual Credit Report www.annualcreditreport.com

Redding Police Department
777 Cypress Avenue
Redding, CA 96001
(530) 225-4200
reddingpolice.org