

Resources



Federal Trade Commission (FTC) – www.ftc.gov
The FTC assists victims of identity theft and publishes numerous publications. Be sure to request “ID Theft: When Bad Things Happen to Your Good Name” or read it online.

Identity Theft Clearinghouse (part of FTC) – www.consumer.gov/idtheft

This is where to file a complaint if you are a victim and to obtain the identity theft affidavit. The Identity Theft Hotline is:

Telephone: (877) IDTHEFT (438-4338)

TDD: (202) 326-2502

Mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580

Credit Bureaus:

Note: There is no fee for residents of California if you have been denied credit, insurance, employment, a government granted license or other government granted benefit in the preceding 60 days. Credit reports are \$8 for CA residents. If you choose to opt-out of pre-approved offers of credit for Equifax, Experian, TransUnion, and Innovis, call (888) 5OPTOUT (567-8688) and include full name, address, SSN, and DOB.

Equifax – www.equifax.com (\$8)

(800) 685-1111 or P.O. Box 740241, Atlanta, GA 30374
To report fraud: (800) 525-6285 AND write: P.O. Box 740241, Atlanta GA 30374 (do both)

Experian – www.experian.com (\$8)

(888) EXPERIAN (397-3742) or P.O. Box 949, Allen, TX 75013

To report fraud: (888) EXPERIAN (397-3742) AND write: P.O. Box 949, Allen, TX 75013

TransUnion – www.transunion.com (\$8)

(800) 916-8800 or 760 Sproul Road, P.O. Box 390, Springfield PA 19064

To report fraud, call: (800) 680-7289 AND write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

Check Verification Services (call all of them):

CheckRite: (800) 638-4600 x510

Chexsystems: (800) 428-9623

International Check Services: (800) 631-9656

SCAN: (800) 262-7771

Telecheck: (800) 710-9898

Consumer Rights Groups:

CALPIRG – www.pirg.org/calpirg

11965 Venice Blvd., Suite 408

Los Angeles, CA 90066

Phone: (310) 394-3404

Hotline: (800) 533-4449

Privacy Rights Clearinghouse – www.privacyrights.org

5384 Linda Vista Rd., Suite 306

San Diego, Ca 92110

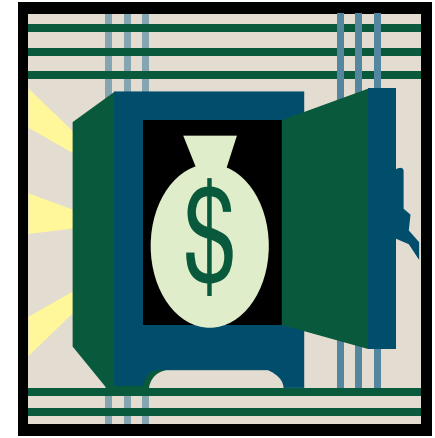
Phone: (619) 298-3396

San Francisco SAFE, Inc.
The City's community crime prevention program sponsored in cooperation with the San Francisco Police Department.
850 Bryant Street, Room 135
San Francisco, CA 94103
(415) 553-1984

Created by Kevin Shieh
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Public Service Advisory Identity Theft



What to do to Keep Yourself Safe

What is identity (or ID) theft?



Identity theft occurs when someone acquires personal information about you and assumes your identity. Thieves obtain your personal information and then fraudulently use it in a variety of ways, such as using a credit card, writing bad checks, and opening a bank account - all under your name!

How does identity theft occur?

Thieves use many methods, both low- and high-tech, to obtain your information. They can steal your wallet, purse, or mail, or rummage through trash for personal data and discarded bills. Another method is calling your credit card company and pretending to be you, and then changing the mailing address so you may not immediately realize the problem. Thieves can look online and find a multitude of sites, such as the state's public records site, that carry birth and death dates, Social Security numbers, and the like. Also, they can buy your information from "inside sources," such as a store where you filled out an application.

What happens?

Everything, including all bills, is charged under your name. Fortunately, federal laws and acts have been passed to limit the losses that result from identity theft. You can only be charged up to \$50 for lost or stolen credit cards. For other ATM cards, the amount you are held responsible is based on how quickly you report the loss. Your credit rating cannot be permanently affected and no legal action can be taken against you. However, you may still have to clear your criminal record if someone uses your name illegally.

How can you reduce the risk of identity theft?

You can minimize your risk by taking the utmost care in managing your personal information.

- Keep items with personal information, in a safe place. Tear or cross-shred items that contain this information, especially if it is a pre-approved credit application.
- Before you reveal any personally

identifying information, find out how it will be used and whether it will be shared with others. Do not give out personal information on the phone, through the mail, or over the Internet unless you know whom you're dealing with.

- Pay attention to your billing cycles and follow up with creditors if your bills don't arrive on time. Also, guard your mail from theft. Deposit outgoing mail in a collection box or at the post office. Promptly remove mail after it has been delivered.
- Put passwords on your credit card, bank, and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security Number (SSN) or your phone number, or a series of consecutive digits.
- Find out who has access to your personal information at work and verify that it is kept in a safe place.
- Minimize the identification and the number of cards that you carry. Give your SSN only when absolutely necessary. Ask why someone needs it and how will it be used. Ask if other types of identification can be used instead. To be even safer, don't carry your SSN card.
- Order a copy of your credit report annually from each of the three major credit reporting agencies: Equifax, Experian, and TransUnion. (Contact information on other side.)

If you think that you are a victim of identity theft, you should:

1. Contact the fraud departments of each of the three major credit bureaus and ask for a credit report. Tell them that you are a victim of identity theft, and request that a "fraud alert" be placed in your file. Request that the credit bureau notify those who have received your credit report in the last six months in order to alert them to disputed and erroneous information.
2. Contact the creditors for any accounts that have been tampered with or opened fraudulently. Also contact your credit card issuer and your bank.
3. File a report with your local police or the police in the community where the identity theft took place. Obtain a police report number, then the report, if a bank, credit bureau, or anyone else needs proof of the crime.



What's next?

Contact the Identity Theft Clearinghouse, which is part of the Federal Trade Commission (FTC). They have created an affidavit that simplifies the credit-repair process. All three major credit bureaus and at least 60 companies and organizations accept the affidavit, and more are expected to soon.