



Identity Theft Victim Checklist

CONSUMER INFORMATION SHEET 3

This checklist can help identity theft victims to clear up their records. It lists the actions most identity theft victims should take to limit the damage done by the thief. For more information, see the web sites of the Federal Trade Commission (www.consumer.gov/idtheft), the Identity Theft Resource Center (www.idtheftcenter.org), and the Privacy Rights Clearinghouse (www.privacyrights.org).

✓ Report the fraud to the three major credit bureaus.

You can report the identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system and you will not be able to speak to anyone at this time. The system will ask you to enter your Social Security number and other information to identify yourself. The automated system allows you to flag your file with a fraud alert at all three bureaus. This helps stop a thief from opening new accounts in your name. As a victim of identity theft, you will be sent a free copy of your credit report by each of the credit bureaus. Each report you receive will contain a telephone number you can call to speak to someone in the credit bureau's fraud department.

Equifax 1-800-525-6285 Experian 1-888-397-3742 Trans Union 1-800-680-7289

✓ Report the crime to the police.

Under California law, you can report identity theft to your local police department. Ask the police to issue a police report of identity theft. Give the police as much information on the theft as possible. One way to do this is to provide copies of your credit reports showing the items related to identity theft. Black out other items not related to identity theft. Give the police any new evidence you collect to add to your report. Be sure to get a copy of your police report. You will need to give copies to creditors and the credit bureaus. For more information, see "Organizing Your Identity Theft Case" by the Identity Theft Resource Center, available at <http://www.idtheftcenter.org/vg106.shtml>.

✓ Request information on fraudulent accounts.

When you file your police report of identity theft, the officer may give you forms to use to request account information from credit grantors, utilities or cell phone

service companies. If the officer does not do this, you can use the forms available from the Office of Privacy Protection at <http://www.privacy.ca.gov/lawenforcement/lawenforcement.htm>. When you write to creditors where the thief opened or applied for accounts, send copies of the forms, along with copies of the police report. Give the information you receive from creditors to the officer investigating your case.

✓ **Call creditors.**

Call creditors for any accounts that the thief opened or used. When you call, ask for the security or fraud department. Examples of creditors are credit card companies, other lenders, phone companies, other utility companies, and department stores. Tell them you are an identity theft victim. Ask them not to hold you responsible for *new accounts* opened by the thief.

If your *existing credit accounts* have been used fraudulently, ask the credit issuers to close those accounts and to report them to credit bureaus as “closed at consumer’s request.” If you open a new account, have it set up to require a password or PIN to approve use. Don’t use your mother’s maiden name or the last four numbers of your Social Security number as your password. Ask the creditors to give you copies of documentation on the fraudulent accounts (see above item). For more information on what to tell creditors, see the Federal Trade Commission’s “When Bad Things Happen to Your Good Name,” available at www.ftc.gov/bcp/online/pubs/credit/idtheft.htm.

✓ **Review your credit reports carefully.**

When you receive your credit reports, read them carefully. Look for accounts you don't recognize. Look in the inquiries section for names of creditors from whom you haven't requested credit. You may find some inquiries identified as “promotional.” These occur when a company has gotten your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (By calling to report identity theft, your name will be automatically removed from the mailing list to receive unsolicited credit offers of this kind.) Also, as a general precaution, look in the personal information section to verify your Social Security number, address and name.

If you find anything you don’t understand, call the credit bureau at the telephone number listed on the report. Tell them you want to block, or remove, any information on the report that is the result of identity theft. (You must send a police report of identity theft to support this request.) Order new credit reports every three months or so until your situation has cleared up. You may have to pay \$8 or \$9 for each report, but ask for additional free copies as an identity theft victim. For more on what to tell the credit bureaus, see the Privacy Rights Clearinghouse’s “Identity Theft: What to Do When It Happens to You” at www.privacyrights.org/fs/fs17a.htm.

✓ **Use the ID Theft Affidavit.**

Creditors may ask you to fill out fraud affidavits. The Federal Trade Commission's ID Theft Affidavit is accepted by the credit bureaus and by most major creditors. Send copies of the completed form to creditors where the thief opened accounts in your name. Also send copies to creditors where the thief made charges on your account, to the credit bureaus, and to the police. The form is available on the FTC web site at <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>. File a complaint of identity theft with the FTC. See their web site at <http://www.consumer.gov/idtheft/>. The FTC keeps a database of identity theft cases that is used by many law enforcement agencies.

✓ **Write to the credit bureaus.**

Write a letter to each credit bureau. Repeat what you said in your telephone call (see above). Send copies of your police report and completed ID Theft Affidavit. Remind the credit bureaus that they must block or remove any information that you, as an identity theft victim, say is a result of the theft. Send your letters by certified mail, return receipt requested. Keep a copy of each letter. A sample letter is available on our Identity Theft web page at <http://www.privacy.ca.gov/cover/identitytheft.htm>.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
P.O. Box 9530
Allen, TX 75013

Trans Union
P.O. Box 6790
Fullerton, CA 92634

As an alternative, you may dispute items with the credit bureaus online. Look for "dispute" on their web sites: www.equifax.com, www.experian.com, and www.transunion.com.

✓ **Write to creditors.**

Write a letter to each creditor where an account was opened or used in your name. Repeat what you said in your telephone call. Send a copy of your police report. Black out the account number of any accounts with other creditors on a copy of your completed ID Theft Affidavit and send it. Sample letters are available on our Identity Theft web page at <http://www.privacy.ca.gov/cover/identitytheft.htm>.

✓ **If your checks or bank account information were stolen...**

Close your bank account. Open a new one with a new account number. Tell the bank you want to use a new password for access to your new account. Do not use your mother's maiden name or the last four digits of your Social Security number. Ask your bank to notify the check verification company it uses. Report the stolen checks to the check verification companies that retail stores use. You can also contact major check verification companies. Ask that retailers who use their databases not accept the checks on your closed account.

TeleCheck 1-800-710-9898 Certegy, Inc. 1-800-437-8120
International Check Services 1-800-631-9656

To find out if the identity thief has passed bad checks in your name, call SCAN at 800-262-7771.

✓ **If you are contacted by a debt collector...**

Tell the debt collector that you are the victim of identity theft. Say that you dispute the validity of the debt. Say that you did not create the debt and are not responsible for it. Send the collector a follow-up letter saying the same things. Include a copy of your police report and of any documents you've received from the creditor. Write in your letter that you are giving notice to a claimant under California Civil Code section 1798.93, subsection (c)(5) that a situation of identity theft exists. Send the letter by certified mail, return receipt requested.

If the debt collector is not the original creditor, be sure to send your letter within 30 days of receiving the collector's first written demand for payment.

✓ **If your driver's license or DMV-issued ID card was stolen...**

Immediately contact your local DMV office to report the theft. Ask them to put a fraud alert on your license. Then call the toll-free DMV Fraud Hotline at 866-658-5758. If the thief is using your license as ID, you may want to change your license number. Ask DMV for an appointment. Take a copy of the police report and copies of bills or other items supporting your claim of fraud. You will also need to prove your identity. Take current documents such as a passport, a certification of citizenship or naturalization, or a U.S. military photo ID. DMV will issue a new driver's license or ID card number when you meet all the requirements. For more information, see "Identity Theft: Have You Been A Victim of Identity Theft? DMV Can Help," available at www.dmv.ca.gov/pubs/brochures/fast_facts/ffdl24.htm.

✓ **If your mail was stolen or your address changed by an identity thief...**

Notify the Postal Inspector if you think the identity thief has stolen your mail or filed a change of address request in your name. To find the nearest Postal Inspector, look in the white pages of the telephone book for the Post Office listing under United States Government. Or go to the Postal Inspection Service's web site at www.usps.gov/websites/depart/inspect/.

✓ **If you are wrongly accused of a crime committed by an identity thief...**

"Criminal identity theft" is a label given to a particular type of identity theft. Criminal identity theft occurs when a suspect in a criminal investigation identifies himself or herself using the identity of another, innocent person. A special database in the California Department of Justice can help victims of this kind of identity theft. See the Office of Privacy Protection's Consumer Information Sheet 8: "How to Use the California Identity Theft Registry - A Guide for Victims of

‘Criminal’ Identity Theft,” available on our Identity Theft Web page at <http://www.privacy.ca.gov/cover/identitytheft.htm>.

✓ **If someone uses your Social Security number to claim unemployment benefits or to work...**

If you suspect that someone else has claimed unemployment benefits using your Social Security number, call the California Employment Development Department’s toll-free Fraud Hotline at 800-229-6297. For more information, see their web site at www.edd.ca.gov. Sometimes, an identity thief will use someone else’s Social Security number to be able to work. It’s a good idea to check your Social Security earnings record to see if a thief is using your Social Security number. You can get a copy of your earnings record by calling 1-800-772-1213. Or get a Request for Social Security Statement (Form 7004) at <http://www.ssa.gov/online/ssa-7004.html>. If a thief is using your Social Security number, call the Social Security Fraud Hotline at 1-800-269-0271. You can also read “When Someone Misuses Your Number” at www.ssa.gov/pubs/10064.html.

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