

VARIOUS WEB SITES FOR ADDITIONAL INFORMATION:

- For an identity theft "Survival Kit": www.identitytheft.org
- Federal Bureau of Investigation (FBI): www.fbi.gov
- General Accounting Office (GAO): www.gao.gov
- Internal Revenue Service (IRS): www.treas.gov/irs/ci
- Securities and Exchange Commission (SEC): www.sec.gov or www.sec.gov/complaint.html
- United States Department of Justice (DOJ): www.usdoj.gov or www.usdoj.gov/criminal/fraud/idtheft.html
- United States Postal Inspection Service (USPIS): www.usps.gov/websites/depart/inspect
- United States Secret Service (USSS): www.treas.gov/usss/faq.htm or www.treas.gov/usss/financial_crimes.htm

	To Report Fraud:	To Order A Report:	Website:
Experian Credit Agency	P.O. Box 9532 Allen, TX 75013 (888) 397-3742	P.O. Box 2104 Allen, TX 75013 (888) 397-3742	www.experian.com
Equifax Credit Agency	P.O. Box 740241 Atlanta, GA 30374 (800) 525-6285	P.O. Box 740241 Atlanta, GA 30374 (800) 685-1111	www.equifax.com
Trans Union Credit Agency	P.O. Box 2000 Chester, PA 19022 (800) 680-7289	P.O. Box 1000 Chester, PA 19022 (800) 916-8800	www.transunion.com
Social Security Administration (SSA)	P.O. Box 17768 Baltimore, MD 21235 (800) 269-0271	P.O. Box 17768 Baltimore, MD 21235 (800) 772-1213 <i>(To order an earnings statement)</i>	www.ssa.gov or www.oig.hotline@ssa.gov
Federal Trade Commission (FTC)	<u>Use only to report fraud:</u> 600 Pennsylvania Ave. NW, Washington, DC 20580 Attn: ID theft clearinghouse (877) 438-4338	Not applicable	www.ftc.gov



FRAUD & IDENTITY THEFT

A Quick Reference Guide



Oxnard Police Department

Jeri Williams, Chief of Police
 251 South "C" Street, Oxnard, CA 93030
 (805) 385-7668 / Fax (805) 385-7739
www.oxnardpd.org
<https://www.facebook.com/OxnardPD>

IDENTITY THEFT DEFINED

"Every person who willfully obtains personal identifying information of another person and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person..."

"Personal identifying information" includes the following:

"The name, address, telephone number, driver's license number, social security number, place of employment, employee identification number, mother's maiden name, demand deposit account number, savings account number, or credit card number, of an individual person."

(Penal Code Section 530.5(a) and (b)).

FRAUD AND IDENTITY THEFT PREVENTION TIPS:

- Do not routinely carry your social security card with you.
- Do not give your personal identifying information to anyone that you do not know or did not solicit their services.
- Do not leave anything containing your personal identifying information in your car or anyplace where someone could take it.
- Do not respond to any request that you send money or information to someone because you "won" a prize or a lottery.
- Ask telemarketers where you can obtain printed information about their product if you are interested; otherwise, hang up.
- Sign the back of your credit cards or write, "Demand to see proper ID" so that clerks pay attention to your credit card use.
 - Obtain a credit report periodically.
- Do not leave any mail clipped to a mailbox or in an unsecured location. This is how mail can be stolen.
- Do not throw away unopened mail especially if it comes from a financial or credit institution – get a shredder.

WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT:

- Accumulate all of the paperwork showing that you have been a victim.
- Keep a logbook of the names, addresses and phone numbers of contacts you have made.
- Close all existing accounts with banks, credit card issuers, etc. and apply for new accounts.
- Contact the Department of Justice if you wish to be included in their database of identity theft victims pursuant to Penal Code Section 530.7.
- Notify your local DMV office to put an alert on your license or to report the use of your license number.

- Contact your local police agency to initiate a preliminary report as a victim of identity theft.
- Obtain a copy of the police report pursuant to Penal Code Section 530.6.
- Get a copy of any credit application or bank account that was fraudulently filed or opened in your name by the unauthorized person, free of charge, pursuant to Penal Code Section 530.8.
- Contact the agencies listed on the reverse side of this form to file a report of identity theft.
- Ask the three credit bureaus for the name, address and phone number of companies granting credit in your name.
- Contact all creditors where fraud has occurred informing them that you are a victim of identity theft.

The following is a sample letter:

(Date)

Dear ____:

On (date) I received your letter demanding payment of (\$...). I did not open this account and incur this unpaid balance. An imposter wrongfully used my identity to obtain the credit/service. Your company extended credit and/or gave goods or services to an imposter. Your company, therefore, is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (date), I filed a crime report for identity theft with the Oxnard Police Department, in Oxnard, California, case no. _____. This can be verified by contacting the Oxnard Police Department at (805) 385-7600.

Closing,

(Your name, address, and phone number)

TO REMOVE YOUR NAME FROM SOME MAIL AND PHONE LISTS, WRITE TO:

Direct Marketing Association, Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014

TO REGISTER YOUR PHONE NUMBER ON THE "DO NOT CALL LIST" WITH THE F.T.C., CALL: (888) 382-1222

TO OBTAIN INFORMATION FROM THE FEDERAL INFORMATION CENTER, CALL: (800) 688-9889