

WEB RESOURCES

DEPARTMENT OF CONSUMER AFFAIRS

www.dca.ca.gov

PRIVACY RIGHTS CLEARING HOUSE

www.privacyrights.org

CALIF. PUBLIC INTEREST RESEARCH GROUP

www.calpirg.org

ALAMEDA COUNTY SHERIFF'S OFFICE

www.alamedacountysheriff.org

NOTES:

ALAMEDA COUNTY SHERIFF'S OFFICE 1401

LAKESIDE DRIVE, 12TH FLOOR
OAKLAND, CALIFORNIA 94612

CRIME PREVENTION UNIT

1530 167th AVENUE SAN
LEANDRO, CA 94578

510.667.7770 Phone

510.618.3400 Fax



ALAMEDA COUNTY SHERIFF'S OFFICE

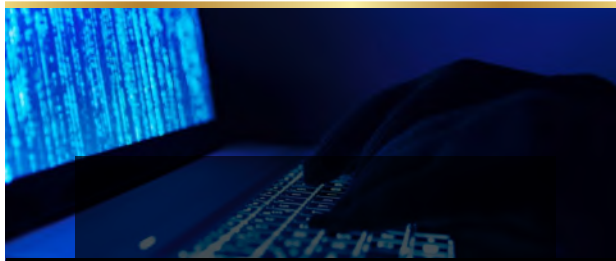
PROTECT YOURSELF AGAINST

IDENTITY THEFT

CRIME PREVENTION UNIT

1530 167th AVENUE SAN
LEANDRO, CA 94578

510.667.7770



AlamedaCountySheriff.org



IDENTITY THEFT IS ON THE RISE

Identity theft crimes are on the rise. In fact, they have one of the fastest growth rates in history! Statistics show that identity theft crime has risen 1400% since 1997, and credit bureaus report losses of millions of dollars every year. According to the U.S. General Accounting Office's 1997 report, \$750,000,000 was lost due to identity theft. With the increasing popularity of the internet, the instances of this type of crime go up every day. The Federal Trade Commission projects that ONE in FOUR people will fall victim to this crime.

As a result of this explosive growth, Penal Code section 530.5 was enacted in 1998, making it illegal for a person to obtain your personal information and use it to receive goods, services, and other various things in your name.

This brochure contains information for victims, as well as potential victims. Included are tips for prevention, instructions on what to do if it happens to you, as well as resources available through various agencies and the internet. We have also included many important phone numbers to call if you think you are a victim, or wish to learn more about identity theft crimes.

This guide is provided to you courtesy of the Alameda County Sheriff's Office Crime Prevention Unit. Special thanks to the Berkeley Police Department for contributing information to this brochure.



TIPS FOR INTERNET

With the dawn of the internet, it has become increasingly easier and convenient to make purchases, receive insurance quotes, and apply for credit cards online. All of these things, as well as many others, use important data about you. While many sites claim to be safe, it is still possible for someone with malicious intent to intercept this information on some of the lesser protected websites. If you still wish to make online purchases, conduct your banking, or complete other online tasks using personal data, follow these tips to safeguard your information:

1. Check the site certificate to ensure it is valid. For more information, read your web browser's help file.
2. Update your browser to 128-bit encryption. This encryption creates a 128-bit key to your submissions, making them extremely difficult, if not impossible to crack. For more information about how to do this, visit www.microsoft.com.
3. Even if the certificate is valid, it's always wise to only make purchases from reputable, known vendors. Some "fly by night" companies may have malicious intentions.

TIPS FOR PREVENTION

1. Don't carry your social security number with you.
2. Be careful with receipts containing important numbers. Destroy them at home.
3. Use the Post Office instead of letting mail sit in your box, or get a locking mailbox to deter thieves.
4. Shred anything with names, addresses, birth dates, or any other important data.
5. MOST importantly, destroy all credit card offers you don't want! If this gets into the wrong hands, someone can change the mailing address and receive a credit card in your name!!!
6. Carefully review bills to ensure they're YOUR charges.
7. Request a credit report quarterly. The price is small compared to the security of auditing your own vital credit information.
8. If you're having problems with your mail, check to make sure someone hasn't routed your mail to themselves. This goes for bills too.
9. Don't have checks pre-printed with your driver's license or social security number.
10. Don't release personal information over the internet or telephone.
11. Call or write to have your name removed from "junk mail" lists and telemarketer lists.
12. Consider not listing your telephone number. Doing so not only keeps you out of the public phone book, but usually removes you from internet phone/name searches.

WHAT TO DO IF IT HAPPENS TO YOU

1. Keep a log of all contacts. Get names, dates, and times.
2. Call the three credit bureaus' fraud units listed on the next page. Request an alert be placed on your record and ascertain its expiration date.
3. Contact all creditors where fraudulent use has occurred.
4. Carefully review incoming statements to ensure no fraudulent use has occurred.
5. Report the crime to your local police, and provide as much documentation as possible.
6. Check with your bank for fraudulent accounts and use. Also, verify that no checks were stolen.
7. Check with local public utility companies for any evidence of fraudulent accounts.
8. If your SSN is being used, contact the Social Security Administration and ask about receiving a new SSN.
9. If you suspect mail is being stolen, contact the Post Office to see if a change of address was filed.
10. Make sure all stolen credit cards and or checks are cancelled.
11. Call all of your other credit issuers and have them password protect your accounts.
12. Be prepared to back everything up in writing.

RESOURCES

CREDIT BUREAUS

- **EXPERIAN**– 888.397.374
(FRAUD DIVISION)
P.O. BOX 1017, ALLEN, TX 75017
- **EQUIFAX**– 800.685.1111
P.O. BOX 740241, ATLANTA, GA 30374
- **TRANS UNION**– 800.888.4213
P.O. BOX 390, SPRINGFIELD, PA 19064

DIRECT MARKETING ASSOCIATION

- DIRECT MARKETING ASSOCIATION
MAIL PREFERENCE LIST
P.O. BOX 9008 FARMINGDALE, NY 11735
- DIRECT MARKETING ASSOCIATION
TELEPHONE PREFERENCE LIST
P.O. BOX 9014 FARMINGDALE, NY 11735
- TO OPT OUT OF MARKETING LISTS,
CALL 1.800.353.0809
OR 1.800.567.8688

SOCIAL SECURITY ADMINISTRATION

TO REPORT FRAUDULENT USE, CALL 1-800-269-0271.
TO ORDER A STATEMENT, CALL 1.800.772.1213
OR WRITE "SOCIAL SECURITY ADMINISTRATION DATA OPERATIONS"
P.O. BOX 7004, WILKES BARRE, PA 18767

FRAUDULENT CHECK USE RESOURCES

- **CHECKRITE** 800.766.2748
- **CROSSCHECK** 707.586.0551
- **CHEXSYSTEM** 800.428.9623
- **CERTEGY** 800.262.7771
- **INTL' CHECK SVCS.** 800.526.5380
- **SCAN** 800.262.7771
- **TELECHECK** 800.710.9898

FEDERAL TRADE COMMISSION

877.438.4338

BE CAREFUL WHILE USING THE INTERNET.

CONSIDER USING A LOCKED MAILBOX TO PROTECT YOUR PERSONAL MAIL, BILLS, ETC...

CHECK YOUR INCOMING STATEMENTS AND BILLS FOR FRAUDULENT USE.

USE THESE VALUABLE NUMBERS IF YOU NEED HELP OR MORE INFO