

- Shred pre-approved credit applications, credit card receipts, bills and other financial information before discarding them.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activities.
- Never leave receipts at bank machines, bank counters, trashcans, or gasoline pumps.
- Memorize your social security number and all your passwords. Do not carry them on your person.
- Match your credit card receipts against your monthly bills.
- 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.
- If you applied for a new credit and it has not arrived in a timely manner, call the bank or credit card company involved.
- Report all lost or stolen credit cards immediately.
- 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 Web site 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

**Your Yuba County Sheriff’s Case Number is:**  
# \_\_\_\_\_

Record your case number in your history folder. Reference it when you have contact with any business or law enforcement agency concerning this report.

#### **INFORMATIONAL WEB SITES**

Federal Trade Commission  
[www.ftc.gov](http://www.ftc.gov)

CA. Dept. of Consumer Affairs  
[www.dca.ca.gov](http://www.dca.ca.gov)

Privacy Rights Clearing House  
[www.privacyrights.org](http://www.privacyrights.org)

U.S. Government Accounting Office  
[www.gao.gov](http://www.gao.gov)

U.S. Postal Inspection Service  
[www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)

International Association of  
Financial Crimes Investigators  
[www.iafci.org](http://www.iafci.org)

#### **Yuba County Sheriff’s Department**

**Steven L. Durfor, Sheriff-Coroner**

215 Fifth Street, Suite 150

Marysville, CA 95901

(530)749-7777

<http://sheriff.co.yuba.ca.us>

# IDENTITY THEFT

## A quick Reference Guide



**Yuba County Sheriff's Department**

### **§ 530.5 PC: Unauthorized Use of Personal Identifying Information**

- (a) Every person who willfully obtains personal identifying information, as defined in subdivision (b), of another person without the authorization of that 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 is guilty of a public offense.

## What is Identity Theft?

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 (See phone listing under Federal Government)
  - US Postal Inspection Service—Local Post Office. (See phone listing under Federal Government.
- [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect)
- Contact the Federal Trade Commission to report the problem.
- - [www.ftc.gov](http://www.ftc.gov)-The FTC is the federal clearinghouse for the 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).

### Sample "Courtesy Notice"

(Date)

Dear (Creditor/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$\$ amount). I did not open this account and incur this unpaid balance. Someone, other than me, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/service to someone, other than me. Your company is the victim of fraud and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Yuba County Sheriff's Department. The case number is (\_\_\_\_-\_\_\_\_), a copy of which may be obtained by contacting the Yuba County Sheriff's Department Records Section at (530) 749-7777.

Closing,  
(Your Name and address)

- 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 before opening any new accounts.
- Request that a copy of your credit report be sent to you.

### Credit Bureaus

#### Equifax

PO Box 740241, Atlanta, GA 30374-0241  
-To order your report, call 1-800-685-1111  
-To report a Fraud, call 1-888-766-0008

#### Experian

PO Box 9532, Allen, TX 75013  
-To order your report, call 1-888-397-3742  
-To report Fraud, call 1-888-397-3742

#### Trans Union

PO Box 1000, Chester, PA 19022  
-To order your report, call 1-800-888-4213  
-To report Fraud, call 1-800-680-7289

- 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 Service (843) 571-2143
  - \* SCAN (800) 262-7771
  - \* TeleCheck (800) 710-9898
  - \* CheckRite (701) 214-4123
  - \* CrossCheck (707) 586-0551
  - \* Equifac Check Systems (800) 437-5120
- Contact the Social Security Administration's Fraud Hotline at (800) 269-0271.
- Contact the state office of Department of Motor Vehicles to see if another license was issued with your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation.
- Obtain description of suspect (if known).
- Obtain witness information.
- What is your financial loss? Attach all supporting documentation.

### Preventative Actions

- Promptly remove all mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- 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 information and release it only when necessary.
- Empty your wallet of extra credit cards and ID's, or cancel the ones you do not use.