

Identity Theft Text

Organizing Your Identity Theft Case

- ◆ Use color-coded binders and file all of your documentation into categories according to subject and label each binder. Within each section or subject, arrange the documents in chronological order.

Case Log

- ◆ Prior to talking with a police investigator, start a journal so that you can record details as they occur in chronological order, exactly the way that you discovered it.
- ◆ When and how you first discovered the fraud or theft.
- ◆ Any clues you may have as to the identity of the imposter with full name, address, phone number, and date of birth.

Case Log

- ◆ Dates and locations of where fraudulent credit applications were submitted in your name including account numbers.
- ◆ Names used either as primary or secondary account holders.
- ◆ Dates and locations of where the fraudulent purchases were made.
- ◆ Dates and locations and telephone numbers where utilities, goods, and services were delivered to in your name.

Journal

- ◆ Keep track of each person you spoke with including any follow-ups needed and the date that the follow-up should occur.
- ◆ The names, phone numbers, email address of any companies, investigators or customer service representatives that you have contacted, with a brief summary of the conversation including the dates and time.

Log Items Received And Sent

- ◆ Log letters and emails received and sent.
- ◆ Make photocopies of any letters, emails, account statements, credit slips, credit report, court documents, and correspondence received or sent by you regarding your case.
- ◆ Send all letters certified mail, return receipt requested so you have a paper trail.

Document All Conversations

- ◆ Prepare a list of questions to ask the investigator and follow up in writing with all contacts you've made on the phone or in person.
- ◆ Use a tape recorder noting the time, date, and company before the conversation begins.
- ◆ You call play back the tape at a latter time to make notes of the conversation.
- ◆ Whenever possible, speak with a fraud investigator and not a customer-service representative and ask for written confirmation of the conversation.

Document All Conversations

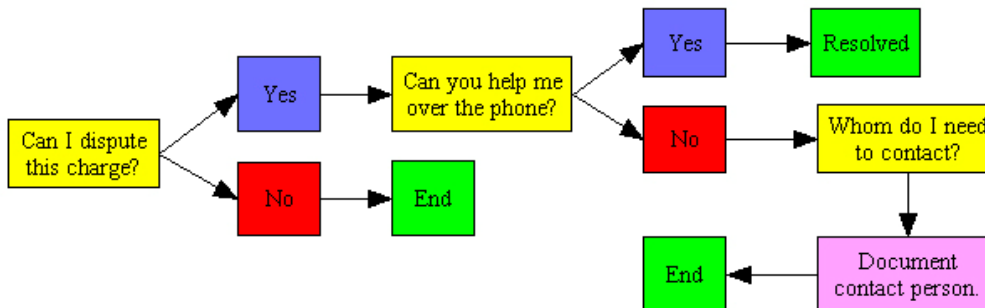
Phone Call Documentation Form

Reference number
Company
Phone number
Date
Time call started
Time call ended
If taping the phone call get permission (If necessary)
CSR name
CSR ID number
Department
Case number
Case resolved
Follow up date
Contact person
Phone number

List of questions with flow chart

Document All Conversations

Question Flow Chart



Telephone Records

- ◆ Start a separate telephone and address book for ease in finding contact names quickly.
- ◆ Keep your telephone bill to document phone calls.

Costs

- ◆ Keep a log of every penny you spend, when it occurred, what it was used for.
- ◆ Keep track of phone calls, postage, mileage, legal assistance, notarizing, court costs, time you spend working on your case, time lost from work including vacation time, and materials.

Summary Of Your Case

- ◆ Keep an ongoing summary of your case to chart your progress.
- ◆ Your summary should be similar to a check list containing the actions you have taking to solve your case and the actions that you will need to take to resolve your case.
- ◆ Make a list of the documents you'll need and a list of companies from which you'll need to get those documents.

Cancel Credit Cards That Were Lost Or Stolen

- ◆ Report the loss or theft of your credit cards to the card issuers as quickly as possible. Ask that old accounts be processed as "account closed at consumer's request."
- ◆ Review your billing statements or credit report for any unauthorized charges and contact the card issuer describing each questionable charge.
- ◆ Check your homeowner's insurance policy to see if it covers your liability for card thefts.

Cancel Credit Cards That Were Lost Or Stolen

- ◆ If you report the loss before your credit cards are used, the card issuer cannot hold you responsible for any unauthorized charges.
- ◆ If a thief uses your cards before you report them missing, the most you will owe for unauthorized charges is \$50 per card.
- ◆ If the loss involves your credit card number, but not the card itself, you have no liability for unauthorized use.

Cancel ATM Or Debit Cards That Were Lost Or Stolen

- ◆ Report the loss or theft of your ATM or Debit cards to the bank as quickly as possible.
- ◆ Close your bank account and open a new one with a new account number and a new password.
- ◆ Check your homeowner's insurance policy to see if it covers your liability for card thefts.

Cancel ATM Or Debit Cards That Were Lost Or Stolen

- ◆ If you report an ATM or Debit card missing before it's used without your permission the card issuer cannot hold you liable for any unauthorized transfers.
- ◆ If you report the loss within two business days after you realize your card is missing, you will not be liable for more than \$50 for unauthorized transfer.

Cancel ATM Or Debit Cards That Were Lost Or Stolen

- ◆ If you fail to report the loss within two business days after you realize the card is missing, but do report its loss within 60 days after your bank statement is mailed to you, you could be liable for up to \$500 for an unauthorized transfer.
- ◆ If you fail to report an unauthorized transfer within 60 days after your bank statement is mailed to you, you risk unlimited loss.

Cancel Checking Account

- ◆ Report the loss or theft of your checks to the bank as quickly as possible.
- ◆ Close your checking account and open a new one with a new account number and a secret password for your account. Ask that old accounts be processed as "account closed at consumer's request."
- ◆ Contact the major Check Verification companies and request that they notify all retailers who use their databases not to accept your checks.

Cancel Checking Account

- ◆ Contact the major Check Verification companies and request a free Annual File Disclosure.
- ◆ Contact the major Check Verification companies and request that they place a fraud alert on your file.
- ◆ Contact stores or businesses where checks have bounced and dispute any returned check processing fees.

Cancel Checking Account

Certegy Check Services

<http://www.certegy.com/ContactUs.html>

Certegy Check Services, Inc.

P. O. Box 30046

Tampa, FL 33630

Phone: 1-800-770-3792

Cancel Checking Account

TeleCheck

<http://www.telecheck.com/wwwtelecheck/CDA/CDAtemplates/twsCDAhome/>

TeleCheck Services, Inc.
5251 Westheimer
Houston, Texas 77056
Phone: 1-800-366-2425

Cancel Checking Account

Global Payments Check Services

<http://www.globalpaymentsinc.com/about/contact.asp>

Global Payments Check Services
7050 S Union Park Ct. Suite 390
Midvale, Utah 84047
Phone: 1-800-234-7800
Fax: 1-201-255-3762

Cancel Checking Account

Chex Systems

<https://www.consumerdebit.com/consumerinfo/us/en/chexsystems/index.htm>

Chex Systems, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125
Phone: 1-800-428-9623
Fax: 1-602-659-2197

Cancel Checking Account

Shared Check Authorization Network

<https://www.consumerdebit.com/consumerinfo/us/en/scan/index.htm#TopOfPage>

DPPS / SCAN
Attn: Consumer Referral Services
7805 Hudson Road, Suite 100
Woodbury, MN 55125
Phone: 1-800-262-7771
Fax: 1-800-358-4506

Cancel Checking Account

CrossCheck

<http://www.cross-check.com/>

CrossCheck

6119 State Farm Dr.

Rohnert Park, CA 94928

Phone: 1-800-552-1900

Fax: 1-800-654-4515

Contact Local Law Enforcement Agency

- ◆ Report the crime to your local police or sheriff's department and get a copy of the police report and the name and phone number of your investigator.
- ◆ Credit Card companies, Credit Bureaus, and Banks may require you to provide a copy of the police report in order to verify the crime.
- ◆ Give the police any new evidence you collect to add to your police report.

Contact Local Law Enforcement Agency

- ◆ Your case number may change as it moves through the judicial system. Keep track of them all, noting who uses which number.

Contact The Credit Bureaus

- ◆ Place a Fraud Alert on your Credit File. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly.

Contact The Credit Bureaus

- ◆ Contact any of the three credit bureaus to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you contact is required to contact the other two, which will place an alert on their versions of your report. Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports. Ask that only the last four digits of your SSN will appear on your credit reports.

Contact The Credit Bureaus

- ◆ Initial Fraud Alert (90 days). If you suspect that your identification information has been or could be used fraudulently, you can add an Initial Fraud Alert to your credit report. You also may be able to view your report, although the Initial Fraud Alert will not yet display to you. An Initial Security Fraud Alert remains on your report for 90 days.

Contact The Credit Bureaus

- ◆ Extended Fraud Alert (7 years). You can add an Extended Fraud Alert to your report by submitting a copy of a valid identity theft report that you have filed with a Federal, State or local law enforcement agency. An Extended Fraud Alert will remain on your report for seven years.

Contact The Credit Bureaus

- ◆ Active Duty Fraud Alert (1 year). If you are an active duty military consumer, you can add an Active Duty Fraud Alert to your credit report. An Active Duty Fraud Alert will remain on your report for one year.

Contact The Credit Bureaus

To place a fraud alert on your credit report contact

Equifax

Phone: 1- 800-525-6285
Equifax Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

Contact The Credit Bureaus

To place a fraud alert on your credit report contact

TransUnion

Phone: 1-800-680-7289
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

Contact The Credit Bureaus

To place a fraud alert on your credit report contact

Experian

Phone: 1-888-397-3742
Experian's National Consumer Assistance
P.O. Box 2002
Allen, TX 75013

Contact The Credit Bureaus

- ◆ Request A Free Credit Report.
- ◆ A credit report is a report of an individual's credit history prepared by a credit bureau and used by a lender in determining a loan applicant's creditworthiness.

Contact The Credit Bureaus

- ◆ Federal law allows you to order one free credit report from each of the nationwide consumer reporting companies every 12 months.
- ◆ Do not contact the three nationwide credit reporting companies individually. They are only providing free annual credit reports through 1-877-322-8228 or <https://www.annualcreditreport.com/cra/index.jsp>

Contact The Credit Bureaus

- ◆ Place a Security Freeze on your Credit Report.
- ◆ A Security Freeze will prevent access to your credit report unless allowed by state law.
- ◆ Using a PIN or password you can allow your credit report to be released to a specific lender or for a specific period of time.
- ◆ You must file a Security Freeze at all three credit reporting agencies.

Contact The Credit Bureaus

- ◆ A security freeze is free if you are a victim of identity theft and provide a valid police report or Department of Motor Vehicles investigative report.
- ◆ The fee to add a security freeze is \$10.
The fee to temporarily lift a security freeze is \$10 to lift it for a specific period of time and \$12 to lift it for a specific credit lender. There is no fee to remove a security freeze.

Contact The Credit Bureaus

To add a TransUnion security freeze, your request must be submitted in writing via certified mail. Call 1-888-909-8872 for a Security Freeze form.

TransUnion Security Freeze
Post Office Box 6790
Fullerton, California, 92834-6790.

Contact The Credit Bureaus

To add a Experian security freeze, your request must be submitted in writing via certified mail.

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Contact The Credit Bureaus

To add a Equifax security freeze, your request must be submitted in writing via certified mail.

Equifax Security Freeze
Post Office Box 105788
Atlanta, GA 30348

Contact The Federal Trade Commission

- ◆ Report the crime to the Federal Trade Commission.
[https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03)
- ◆ Download and fill out the ID Theft Affidavit.
<http://www.consumer.gov/idtheft/>

Contact The Creditors

- ◆ When you see evidence of fraudulently accounts on your credit report or billing statement, contact the creditor immediately and ask for the security or fraud department and indicate that you dispute the account or item because of fraud.
- ◆ Ask the credit grantors to furnish you copies of the documentation, such as the application and transaction records, showing the fraudulent transactions.

Contact The Creditors

- ◆ Send a copy of your police report, ID Theft Affidavit, dispute letter, credit report, and other documentation and ask them to notify you when the account or item has been dismissed.
- ◆ Contact the credit bureaus and ask them to remove the fraudulently account from your credit report.

Debt Collectors

- ◆ If debt collectors attempt to require you to pay the unpaid bills on fraudulent credit accounts, ask for the name of the company, the name of the person contacting you, phone number, and address.
- ◆ Tell them that you dispute the account because of fraud and ask them to furnish you copies of the name and contact information for the referring credit issuer, the amount of the debt, account number, and dates of the charges.

Debt Collectors

- ◆ Send a copy of your police report, ID Theft Affidavit, dispute letter, credit report, and other documentation and ask that they confirm in writing that the account has been closed.
- ◆ It's important to contact the company that originally opened the account to dispute the debt and to verify that the account has been closed.

Fraudulent Change Of Address

- ◆ Notify the local U.S. Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit fraud.
- ◆ Find out where fraudulent credit cards were sent to then notify the local Postmaster for that address to forward all mail in your name to your own address.

Fraudulent Change Of Address

Postal Inspection Service

P.O. Box 882528

San Francisco CA 94188-2528

<https://www.usps.com/postalinspectors/mailthft/default.htm>

Phone: 1-415-778-5800

Fax: 1-415-778-5822

Social Security Number Misuse

Contact the Social Security Administration to report Social Security benefit fraud.

<http://www.socialsecurity.gov/oig/hotline/index.htm>

SSA Fraud Hotline

P.O. Box 17768

Baltimore, MD 21235

Phone: 1-800-269-0271

Fax: 1-410-597-0118

Social Security Number Misuse

Check your Social Security earnings record to see if a thief is using your Social Security number.

<https://s044a90.ssa.gov/apps6z/iss/main.html>

Social Security
5060 East Clinton Way
Fresno, CA 93727
Phone: 1-559-487-5548
Phone: 1-800-772-1213

Social Security Number Misuse

You can contact the Internal Revenue Service to verify if there is another taxpayer using your social security number to receive a tax refund.

IRS
5104 N. Blythe Ave.
Fresno, CA 93722
1-800-772-1213

Social Security Number Misuse

To report Unemployment Insurance, Disability Insurance, or Paid Family Leave fraud contact the Employment Development Department.

<https://eapply4ui.edd.ca.gov/edcomm/frmFraudStart.htm>

Phone: 1-800-229-6297

Driver's License Number Misuse

Check to see if another drivers license was issued in your name or if someone has a registered a vehicle in your name by using form "Request for Own Driver License or Vehicle Registration Record".

<http://www.dmv.ca.gov/forms/formsinfo.htm>

Driver's License Number Misuse

You may need to change your driver's license number if someone is using yours as ID on bad checks or for other types of fraud. Ask to file a Department of Motor Vehicles investigative report. Contact the DMV Fraud Hotline.

Phone: 1-866-658-5758

<http://www.dmv.ca.gov/consumer/fraud.htm>

E-mail: dlfraud@dmv.ca.gov

Student Loan Fraud

If you suspect someone has obtained a student loan in your name contact the Office of Inspector General's Hotline.

<http://www.ed.gov/about/offices/list/oig/hotline.html>

Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1510

Bankruptcy Fraud

If you believe someone has filed for bankruptcy in your name, write to the U.S. Trustee in the region where the bankruptcy was filed.

<http://www.usdoj.gov/ust/index.htm>

Mark Pope , Assistant U.S. Trustee
1130 "O" Street, Suite 1110
Fresno, CA 93721
Phone: 1-559-498-7400
Fax: 1-559-498-7401

Investment Fraud

If you believe that an identity thief has tampered with your securities investments or a brokerage account, immediately report it to your broker or account manager and to the U.S. Securities and Exchange Commission.

<http://www.sec.gov/complaint.shtml>

San Francisco District Office
Helane L. Morrison, District Administrator
44 Montgomery Street, Suite 1100
San Francisco, CA 94104
Phone: 1-415-705-2500
E-mail: sanfrancisco@sec.gov

Wrongly Accused Of A Crime

Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter.

California's Identity Theft Data Base was established by the Department of Justice to help victims of identity theft who have been wrongfully accused or associated with crimes.

<http://caag.state.ca.us/idtheft/general.htm>

Phone: 1-888-880-0240

Addition Resources

Privacy Rights Clearinghouse

<http://www.privacyrights.org/index.htm>

Office of Privacy Protection

<http://www.privacy.ca.gov/index.html>

Identity Theft Resource Center

<http://www.idtheftcenter.org/index.shtml>

Federal Trade Commission

<http://www.consumer.gov/idtheft>