



Fairfax Police Department

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Identity Theft Victim Checklist

This checklist can help identity theft victims 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 at www.consumer.gov/idtheft and the Privacy Rights Clearinghouse at www.privacyrights.org.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California or the Town of Fairfax. Readers desiring advice in particular cases should consult an attorney or other expert. This information was compiled through the efforts of the California Office of Privacy Protection. Please see their website for additional information at www.privacyprotection.ca.gov.

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. The alert stays on for 90 days. Each of the credit bureaus will send you a letter confirming your fraud alert and giving instructions on how to get a copy of your credit report. As a victim of identity theft, you will not be charged for these reports. Each report you receive will contain a telephone number you can call to speak to someone in the credit bureau's fraud department.

Experian 1-888-397-3742 Equifax 1-800-525-6285 TransUnion 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.

Request information on fraudulent accounts.

Write to creditors where the thief opened or applied for accounts, send copies of the paperwork, 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. For more information on what to tell creditors, see the Federal Trade Commission's identity theft Web site at www.consumer.gov/idtheft.

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 www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf. File a complaint of identity theft with the FTC. See their Web site at 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. 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.

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

Experian
P.O. Box 9532
Allen, TX 75013

TransUnion
P.O. Box 6790
Fullerton, CA 92834