

# EL CENTRO POLICE DEPARTMENT

## STEPS TO TAKE IF YOU ARE THE VICTIM OF IDENTITY THEFT:

### 1. Review and place a Fraud Alert on your credit reports.

Call the toll-free number of any one of the three major credit bureaus to place a fraud alert on your credit report. This can help prevent an identity thief from opening additional accounts in your name. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will automatically be notified to place fraud alerts on your credit report, and all three reports will be sent to you free of charge.

#### **Equifax**

To report fraud, call: 1-800-525-6285 or visit [www.equifax.com](http://www.equifax.com)  
Or write: P.O. Box 740241, Atlanta, GA 30374-0241

#### **Experian (formerly TRW)**

To report fraud, call: 1-888-397-3742 or visit [www.experian.com](http://www.experian.com)  
Or write: P.O. Box 1017, Allen, TX 75013

#### **TransUnion**

To report fraud, call: 1-800-680-7289 or visit [www.transunion.com](http://www.transunion.com)  
Or write: Fraud Victim Assistance Division  
P.O. Box 6790, Fullerton CA 92634

Once you receive your reports, review them carefully. Look for inquiries you didn't initiate, accounts you didn't open, and unexplained debts on your true accounts. You also should check that information such as your SSN, address(s), name or initial, and employers are correct. Inaccuracies in this information also may be due to typographical errors. Nevertheless, whether the inaccuracies are due to fraud or error, you should notify the credit bureau as soon as possible by telephone *and* in writing.

### 2. Close any accounts that have been tampered with or opened fraudulently.

#### **Credit Accounts**

Credit accounts include all accounts with banks, credit card companies and other lenders. Also, phone companies, utilities, Internet Service Providers, and other service providers are usually credit accounts.

If you're closing existing accounts and opening new ones, use new Personal Identification Numbers (PINs) and passwords.

If there are fraudulent charges or debits, ask the company about the following forms for disputing those transactions.

-For new unauthorized accounts, ask if the company accepts the ID Theft Affidavit; available at: [www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf](http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf)

If they don't, ask the representative to send you the company's fraud dispute forms.

-For your existing accounts, ask the representative to send you the company's fraud dispute forms.

-If your ATM card has been lost, stolen or otherwise compromised, cancel the card as soon as you can. Get a new card with a *new* PIN (personal identification number).

### **Checks**

If your checks have been stolen or misused, close the account and ask your bank to notify the appropriate check verification service. While no federal law limits your losses if someone steals your checks and forges your signature, state laws may protect you. Most states hold the bank responsible for the losses from a forged check, but they also require *you* to take reasonable care of your account. For example, you may be held responsible for the forgery if you fail to notify the bank in a timely way that a check was lost or stolen.

Contact the major check verification companies if you have had checks stolen or bank accounts set up by an identity thief. In particular, if you know that a particular merchant has received a check stolen from you, contact the verification company that the merchant uses:

CheckRite	1-800-766-2748
ChexSystems	1-800-428-9623 (closed checking accounts)
Cross Check	1-800-552-1900
Equifax	1-800-437-5120
National Processing Co. (NPC)	1-800-526-5380
SCAN	1-800-262-7771
TeleCheck	1-800-710-9898

Also, call SCAN 1-800-262-7771 to find out if the identity thief has been passing bad checks in your name.

### **3. File a report with you local police *and* the police in the community where the identity theft took place.**

Keep a copy of the report. You may need it to validate your claims to creditors. If you can't get a copy, at least get the report number.

El Centro Police Department:	760-352-2111
Brawley Police Department:	760-344-2111
Calexico Police Department:	760-768-2140
Imperial Police Department:	760-355-4327
Westmorland Police Department:	760-344-2111
Holtville Police Department:	760-356-2991

Calipatria Police Department: 760-348-2212  
Sheriff's Department (county): 760-339-6311

**4. Report Social Security Fraud to the Social Security Administration.**

At (toll free): 1-800-269-0271

**5. Report Driver's License Fraud to the Department of Motor Vehicles.**

At: 1-866-658-5758

**6. Report suspected improper use of your ID in connection with tax violations to the IRS (Internal Revenue Service).**

At: 1-800-829-0433

**7. File a complaint with the FTC (Federal Trade Commission)**

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials track down identity thieves and stop them. The FTC also can refer victim complaints to other appropriate government agencies and companies for further action. The FTC enters the information you provide into their secure database. To contact the FTC:

Log on to: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

Call Toll Free: 1-877-438-4338 or TDD: 202-326-2502

Or write: Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

**8. If your mail is stolen, report the incident to your local police, *and* also to the United States Postal Inspection Service.**

Call (San Diego Division): 619-233-0610

Website: [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)

Or Write:

U.S. Postal Inspection Service  
P.O. Box 122110  
San Diego, CA 92112-2110

## 9. Make Sure to Document Your Actions

Begin documenting the time and money you spend on straightening out identity theft. In some states, any person found guilty of financial identity theft will be ordered to pay restitution to the victim for any financial loss, including lost wages.

-Keep copies of correspondence & documents related to the theft.

-Write records of all telephone calls, including the date and time of your call and the name and title of the person who assisted you.

-Write letters to confirm all phone conversations. Include the date, the name of the person you spoke with, and what actions were taken.

-To be extra careful, send documents and letters Return Receipt Requested and keep the postal receipt with your copy.

### Other Helpful Tips:

- If you cannot resolve your complaint with any of the credit reporting companies, or you are having trouble resolving matters with your bank (or any other financial institution), contact the **Office of Thrift Supervision**. This agency is a branch of the U.S. Department of Treasury specifically designed to watch over this industry:

Office of Thrift Supervision  
1700 G. Street, NW  
Washington D.C., 20552

log on: [www.ots.treas.gov](http://www.ots.treas.gov)  
or call: 1-202-906-6000

- If you would like the **Post Office to “Vacation Hold” your mail** while you plan to be away from your residence 3 to 30 days, contact the United States Postal Service:

Call (toll free): 1-800-275-8777

Website: [www.usps.gov](http://www.usps.gov)

Or visit your local and fill out the proper form at the counter

- For More Information regarding I.D. Theft contact the ***I.D. Theft Center*** (Nonprofit Resource):

Identity Theft Resource Center    log on: [www.idtheftcenter.org](http://www.idtheftcenter.org)  
P.O. Box 26833                            or call: 1-858-693-7935  
San Diego, CA 92196

- To verify if a business is legitimate, or file a complaint against a business contact the **Better Business Bureau**

[www.bbb.org](http://www.bbb.org)    or write:                    Better Business Bureau  
4200 Wilson Blvd., Suit 800  
Arlington, VA 22203-1838

- To investigate and verify if a **Charity** is legitimate, contact the Better Business Bureau's Wise Giving Alliance ("Investigate Before You Donate")

[www.give.org](http://www.give.org)    or write the above Better Business Bureau address.

- **Decrease Pre-Approved Offers via Mail**

If you want to remove your name from lists for pre-approved offers of credit or insurance obtained from the consumer credit reporting companies you can "Opt Out". This should dramatically *decrease* financial offers and solicitations within three months.

By phone:    1-888-567-8688

Website:    [www.optoutprescreen.com](http://www.optoutprescreen.com)

- **Decrease Telemarketing Calls at Home**

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. Your registration will be effective for five years.

Website:    [www.donotcall.gov](http://www.donotcall.gov)

- **Public Libraries offer Internet Access for free.** Just be cautious of "shoulder surfers" or nosey people, if you are entering sensitive information on a secured website.

---

\*\*\*\*\*Remember: The Police Department will work on your Identity Theft Case, but **it is your responsibility** to contact Banks, Creditors, Credit Bureaus, Social Security Administration, DMV, United States Post Office, etc.

**Resources:**

*ID Theft: What's it all About.* Federal Trade Commission, October 2003

Identity Theft Brochure: Federal Reserve Bank of Boston

United States Department of Justice: Identity Theft and Fraud

\*\*\*This is an evolving document, as numbers and addresses may change.

For More Information Contact:

**EI Centro Police Department  
Crime Prevention Unit  
150 N. 11<sup>th</sup> St.  
EI Centro, CA 92243**

**(760) 337-4517**

Last updated 06/18/06 YNK