

Safeguarding Your Personal Info. . .

Helpful Hints: Check all bills and financial statements immediately when you receive them.

Shred (don't toss) cancelled checks, credit card statements, old bills, and other financial papers. To protect yourself from mail thieves, send mail at the post office or give outgoing mail directly to your postal carrier. DO NOT use such things as your mother's maiden name, birth dates, phone numbers, consecutive numbers, or the last four digits of your Social Security number for any password.

Request Your Credit Report: You are entitled to a free credit report once every 12 months from each of the three national credit bureaus. You can rotate your requests so you receive one every four months. Review credit reports carefully: look for accounts you don't recognize (especially new accounts), suspicious charges, or any addresses where you've never lived. The three credit bureaus:

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|--------------------|----------------|
| Trans Union | 1-800-680-7289 |
| Experian | 1-888-397-3742 |
| Equifax | 1-800-525-6285 |

Or, go to www.annualcreditreport.com (or call Toll-Free 1-877-322-8228) to make one request per year and get all three reports at the same time, free of charge. (**Be aware:** some websites offer "free" credit reports, but may charge you for another product if you order the "free" report.)

Note: Identities have been stolen from children under the age of 18 and "dependent" or vulnerable adults and seniors. Parents and those entrusted with financial power of attorney should annually request and review credit reports for these vulnerable people.

Protect Your Credit: You can "freeze" your credit to prevent anyone else from using your name and/or personal information to apply for credit. Contact each credit bureau and follow their separate procedures (each will charge \$10). If you need additional credit later, you can "lift" or "remove" the freeze—fees are 10-\$12 per credit bureau. If you are a victim of identity theft, these fees are waived.

To remove your name ("opt-out") from mailing lists used to offer you additional credit or insurance, contact **Consumer Credit Reporting** (see page 20).

If Your Identity is Stolen: Immediately report identity theft to your local police department. Provide as much information as possible, including copies of credit reports and other items related to the identity theft. (Be sure to black out information not related to the identity theft.) Ask for a police report as you will need to give copies to creditors and the credit bureaus (listed above). Provide the police with any new evidence you later collect. Be aware—untangling identify theft can take a long time.

To help you organize and track your case, see “Organizing Your Identity Theft Case” by the **Identity Theft Resource Center**: www.idtheftcenter.org/vg106.shtml

For Further Assistance, Contact:

CA Office of Information Security and Privacy Protection Hotline: 1-866-785-9663

or

U.S. Federal Trade Commission Identity Theft Hotline: 1-877-438-4338

If Your Social Security or Medicare Card or Number is Stolen: If you suspect that someone else is using your Social Security number, or if you have received notice from the Internal Revenue Service of unreported taxable income that is not yours, or if you suspect that your Medicare number is being improperly used, contact the **U.S. Social Security Administration** (see page 22).

If Your Credit Card is Lost or Stolen: Immediately contact your credit card company to cancel the credit card. By law, once you report the loss or theft, you have no further financial responsibility for unauthorized charges.

Contact any one of the three credit reporting companies (listed above) to initiate a free-of-charge “fraud alert.” That bureau will then inform the other two, and activate procedures to prevent anyone else from taking out credit in your name or requesting a replacement card on your existing accounts. A fraud alert stays active for 90 days.

With a police report, you may also request an extended fraud alert that lasts 7 years. (To remove the “fraud alert,” you must contact each credit reporting company separately.)

If Your Checks, ATM Card or Bank Account Information are Lost or Stolen: Immediately notify your bank or credit union to stop payments and ask them to notify their check verification company. Follow up in writing; keep a copy and send by “certified mail, return receipt requested.” Change your passwords or close the account(s) and open a new account with a new password. If your checks have been stolen, contact these companies toll-free:

TeleCheck 1-800-710-9898
Certegy, Inc...... 1-800-437-5120

To find out if bad checks have been passed using your name or account, contact:

SCAN 1-800-262-7771

If Your Driver's License or DMV-issued ID Card is Lost or

Stolen: Immediately go **in person** to your local Department of Motor Vehicles office and apply for a replacement Driver's License/ID card. Then request that DMV place a fraud alert on your license number.

DMV Toll-Free Fraud Hotline: 1-866-658-5758

E-mail: DLFraud@dmv.ca.gov

If someone is using your Driver's License/ID card number as their ID, contact your local DMV office for an appointment. You will need to prove your identity, so bring current documents such as a passport, proof of citizenship or naturalization, or a U.S. military photo ID. Also bring copies of the police report, bills, and other evidence which demonstrate your identity was stolen. If you meet DMV's identity theft requirements, DMV will then issue you a new Driver's License/ID card number.

If You Suspect Mail Fraud: Identity theft and financial scams are often committed via the United States Postal Service (USPS), which is a federal crime. If you receive suspicious solicitations by mail or suspect your mail has been tampered with, contact the **USPS Inspector General** (see page 22).

Check Washing

Mail thieves can erase the ink on a check with common chemicals. They then rewrite the check, increasing the amount, and cash it in their name. Use gel pens labeled "prevents check washing" when writing checks and signing important documents, and mail important documents at the post office.