

Fraud

What is Identity Theft?

The following are some ways that identity thieves work:

- They open a new credit card account, using your name, date of birth, and Social Security number. When they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.
- They call your credit card issuer and, pretending to be you, change the mailing address on your credit card account. Then, your imposter runs up charges on your account. Because your bills are being sent to the new address, you may not immediately realize there's a problem.
- They establish cellular phone service in your name.
- They open a bank account in your name and write bad checks on that account.

How to minimize ID theft

If your wallet or purse is stolen you should:

- File a report with the police immediately. Get a copy in case your bank, credit card company or insurance company needs proof of the crime.
- Cancel each credit and charge card. Get new cards with new account numbers. Call the fraud departments of the major credit reporting agencies: Equifax (800) 525-6285; Experian (888) 397-3742; TransUnion (800) 680-7289; Ask them to put a "fraud alert" on your account and add a "victim's statement" to your file requesting that creditors contact you before opening new accounts in your name.
- Ask the credit bureaus for copies of your credit reports. Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts. In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.
- Report the loss to your bank if your wallet or purse contained bank account information, including account numbers, ATM cards or checks. Cancel checking and savings accounts and open new ones. Stop payments on outstanding checks.
- Get a new ATM card, account number and Personal Identification Number (PIN) or password.
- Report your missing driver's license to the department of motor vehicles. If your state uses your Social Security number as your driver's license number, ask to substitute another number.
- Change the locks on your home and car if your keys were taken. Don't give an identity thief access to even more personal property and information.

Who to contact

If you are the victim of an ID theft, contact the following major credit bureaus:

- **Trans Union** - Phone: (800) 680-7289
P.O. Box 6790,
Fullerton, CA 92834
- **Experian** (formerly TRW) - Phone: 888-EXPERIAN (888-397-3742)
P.O. Box 9532, Allen, TX 75013
- **Equifax** - Phone: (800) 525-6285
P.O. Box 105069, Atlanta, GA 30348.

For more information, contact the California Attorney General's Office at ag.ca.gov/idtheft/tips.php