

# What is Identity Theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

## STOLEN CHECKS

If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies (see back pages for names and phone numbers). Put stop payments or "hold for verification" notices on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account (NOT your mother's maiden name).

## SOCIAL SECURITY MISUSE

Call the Social Security Administration to report fraudulent use of your Social Security Number (SSN). As a last resort, you might want to change your number. The SSA will only change it to fit their fraud victim criteria. Also order a copy of your Earnings and Benefits Statement and check it for accuracy. The best prevention is to be cautious of who you give your SSN to, and try not to carry your card in your wallet or purse.

Report fraud: (800) 269-0271

Order your Earnings and Benefits Statement:  
(800) 772-1213

## PASSPORTS

If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

## What to do if you become a victim

- Set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:  
US Postal Inspection Service - Local Post Office  
(See phone listing under Federal Government).  
<http://www.usps.gov/websites/depart/inspect>
- Contact the Federal Trade Commission to report the problem  
[www.ftc.gov](http://www.ftc.gov) – The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number: 1-877-IDTHEFT (438-4338).
- Contact all creditors, by phone and in writing to inform them of the problem.

Sample "Courtesy Notice" :

(Date)

Dear (Creditor name / Collection Agency)

On (Date), I received your letter demanding payment of ( \$\$ amount). I did not open this account and incur this unpaid balance. Someone other than myself wrongfully used my personal information to obtain a line of credit or services. Your company extended a line of credit or services to someone other than myself.

You are hereby notified that on (Date), I filed an identify theft report with the Cypress Police Department. The case number is (\_\_\_\_\_), a copy of which can be obtained by contacting the Cypress Police Department Records Section at (714) 229-6610.

Sincerely, (Your name and address)

- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- Request that a copy of your credit report be sent to you.
- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
  - National Check Fraud Service: (843) 571-2143
  - SCAN: (800) 262-7771
  - TeleCheck: (800) 710-9898 or 927-0188
  - CheckRite: (800) 766-2748
  - CrossCheck: (707) 586-0551
  - Equifax Check Systems: (800) 437-5120
  - International Check Services: (800) 526-5380
  - Social Security Administration's Fraud Hotline: (800) 269-0271.
- Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.
- Obtain description of suspect (if known).
- Obtain witness information:
  - Persons who accept applications
  - Salespeople
  - Apartment Managers
  - Employers
  - Evidence: Gather all documents and supply them to the Cypress Police Department at the time of the initial report or supplemental report.
- What is the financial loss to you? Attach all supporting documentation.

Your Cypress Police Case Number is:

\_\_\_\_\_

Make note of this case number in your detailed history folder and refer to it when you have contact with any business or law enforcement agency concerning this report. Depending upon the location (jurisdiction) of where the crime occurred (goods or services obtained or delivered), an investigator may or may not be assigned to this case.

If the crime occurred in our jurisdiction and there are workable leads, such as witnesses and suspect information, an investigator will be assigned to the case. Unfortunately, not all cases will be assigned to an investigator because there may be insufficient leads to identify a suspect. Call the Cypress Police Dept. at (714) 220-6631 to find out if an investigator has been assigned to your case.

If the crime occurred outside of our jurisdiction, a copy of the crime report will be forwarded to the appropriate law enforcement agency for further investigation.

**Cypress Police Department  
Economic Crimes Unit  
(714) 229-6631**

Notes: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **Contacting Credit Bureaus**

### **Equifax**

P.O. Box 74021  
Atlanta, GA 30374-0241

- To order your report, call 1-800-685-1111
- To report fraud, call 1-800-525-6285

### **Experian**

P.O. Box 949  
Allen, TX 75013-0949

- To order your report, call 1-888-397-3742
- To report fraud, call 1-888-397-3742

### **Trans Union**

PO Box 390  
Springfield, PA 19064-0390

- To order your report, call 1-800-916-8800
- To report fraud, call 1-800-680-7289

# **IDENTITY THEFT**

A Quick Reference Guide



## **CYPRESS POLICE DEPARTMENT**

California Penal Code Section 530.5  
Unauthorized Use of Personal **Identifying Information**

(a) Every person who willfully obtains personal identifying information, as defined in subdivision (b), of another person without the authorization of that person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person is guilty of a public offense.