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# IDENTITY THEFT RESOURCE GUIDE



## UNIVERSITY OF CALIFORNIA POLICE DEPARTMENT SAN DIEGO

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**May 2003**

### **INTRODUCTION**

Identity theft is a growing crime problem that reaches all across America to all states and all corners of this nation. Identity theft is growing at an alarming rate--it is estimated that last year alone, over 700,000 Americans became victims of identity theft. As credit cards become more difficult to alter and/or manufacture, criminals have taken to stealing the personal information of others to obtain credit, good and services.

Identity theft involves the acquisition of personal information of another person, such as their name, address, date of birth, driver's license number, social security number, employee identification number, PIN number, passport number, telephone number, mother's maiden name, etc. and the use of this information for an unlawful purpose(s).

This information enables the identity thief to commit numerous forms of fraud which can include, but are not limited to, taking over one's financial accounts, opening new bank accounts, applying for loans, credit cards and social security benefits, renting apartments, buying automobiles and establishing services with utility and telephone companies.

**PENAL CODE 530.5**  
**Unauthorized Use of Personal Identifying Information**

Every person who willfully obtains information of another person and uses that information for any unlawful purpose, including: to obtain, or attempt to obtain any credit, goods, services, or medical information in the name of the other person without the consent of that person is guilty of a felony.

**PENAL CODE 530.6**  
**Right to file crime report and  
to initiate investigation of identity theft**

A person who has learned or reasonably suspects that his/her personal identifying information has been unlawfully used by another, may initiate a law enforcement investigation by contacting the local agency that has jurisdiction over his/her actual residence... the agency shall provide the complainant with a copy of the report.

**PENAL CODE 530.8**  
**Person's whose identity information was used  
without authorization may obtain information and copies  
of all forms/documents from all business entities**

A person who discovers that without authorization his/her identity was used to obtain a loan, line of credit, credit/charge card, or open a bank account with any financial institution, or obtain utility service, etc., is entitled to the information and copies (without charge) of all documents and transactions of all accounts, loans, credit, or services obtained or attempted from said financial institution/business as a result of the identity theft after he/she presents a copy of a police report described in 530.6PC.

**WHAT DO I DO?**

If your identity has been stolen:

- Create a folder to keep a detailed history of all identity theft activity.
- Keep a log of all contacts and make copies of all documents.
- Request a copy of your credit report from all three credit bureaus.
- Call the fraud units of all three credit bureaus. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call your before opening any new accounts.
- Contact all creditors by telephone (and in writing) to inform them of our identity theft problem.

**(Sample)**

**“Courtesy Notice to Creditors/Collection Agency”**

(Date)

Dear Creditor or Collection Agency:

On (date), I received your letter demanding payment of \$\$ amount. I have no knowledge of this (account/loan/credit-line), I did not open this account and I am not responsible for any unpaid balance. Someone other than myself has unlawfully used my personal information to obtain open/secure this (account/loan/credit-line). You are a victim of identity theft, as such, you should file a police report with the appropriate law enforcement agency in your jurisdiction.

You are hereby notified that on (date), I filed an identity theft report with the University of California Police Department, San Diego, case number \_\_\_\_\_. A copy of this report can be obtained by contacting the UCSD Police Department Records Division at (858) 534-4360.

Sincerely yours,

(Name and address)

- Notify the US Postal Inspector if your mail has been stolen or possibly tampered with at: [www.usps.gov/](http://www.usps.gov/)
- Contact the Federal Trade Commission to report the theft:  
The FTC is the federal clearinghouse for complaints by victims of identity thefts. The FTC assists victims by providing information necessary to resolve financial and other related problems that may follow an identity theft. [www.ftc.gov/](http://www.ftc.gov/) Hotline # (877) 438-4338 or 877-IDTHEFT
- Contact the Social Security Administration Fraud Hotline at:  
(800) 269-0271
- Contact the Department of Motor Vehicles, determine if any other driver's license was issued in your name.
- Alert your bank(s) to flag your accounts to any unusual activity. Request that you be notified immediately.
- Change your PIN and obtain new password(s).
- Gather any/all information regarding the person using your identity.
- If you have had checks stolen or fraudulent accounts established, immediately report this information to the financial institution involved and the following:

National Check Fraud Service	(843) 571-2143
SCAN (Check verification service)	(800) 262-7771
TeleCheck	(800) 710-9898
Checkrite	(800) 766-2748
Equifax Check Systems	(800) 437-5120
International Check Services	(800) 526-5380

### **CREDIT BUREAUS**

**Equifax:**

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

To order your credit report: (800) 685-1111  
To report a fraud: (800) 525-6285

**Experian:**

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

To order your credit report: (888) 397-3742  
To report a fraud: (888) 397-3742

**Trans Union:**

P.O. Box 390, Springfield, PA 19064-0390

To order your credit report: (800) 916-8800  
To report a fraud: (800) 680-7289

### **PREVENTION TIPS**

- Promptly remove all mail from your mailbox after its delivered.
- Deposit outgoing mail in post office collection mailboxes or at your local Post Office. Do not leave mail in unsecured mail receptacles.
- Never give your personal information over the telephone, such as your social security number , date of birth, mother's maiden name, credit card number, or bank PIN codes, unless you initiated the telephone call and you are certain who you are speaking to.
- Shred all pre-approved credit applications, credit card receipts, bills and other financial information before discarding them in the trash or recycling bin.
- Empty your wallet of all unnecessary credit cards and forms of identification. Cancel the credit cards you do not use and maintain a list of the ones you use.
- Order your credit report from one of the three credit reporting bureaus once each year in order to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash recep- tacles or unattended gasoline pumps. Keep track of all your receipts, then destroy them.
- Memorize your social security number and all your passwords. Do not record them on anything in your wallet or purse.
- Sign all new credit receipts and match them against your monthly statements.
- Watch for your monthly financial statements. If your statements are not received as expected, immediately contact the sender.
- Notify your credit card company(s) and financial institutions in advance of any change of address or telephone number.
- Never loan your credit cards to anyone.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card, but it has not arrived in a timely manner, call the bank or the credit card company.
- Report all lost or stolen credit cards immediately.
- Monitor credit card expiration dates. Contact the card company if the replacement card(s) are not received prior to expiration dates.

**INFORMATIONAL WEBSITES**

- Federal Trade Commission [www.ftc.gov](http://www.ftc.gov)
- California Department of Consumer Affairs [www.dca.ca.gov](http://www.dca.ca.gov)
- Privacy Rights Clearing House [www.privacyrights.org](http://www.privacyrights.org)
- U.S. Postal Inspection Service [www.usps.gov/](http://www.usps.gov/)
- Identity Theft Resources Center [www.idtheftcenter.org](http://www.idtheftcenter.org)

**SAN DIEGO RESOURCES**

- UCSD Police Department  
Emergency 911  
Business (858) 534-4357  
Detective Bureau (858) 534-4359  
Crime Prevention (858) 534-3644
- San Diego Police Department  
Emergency 911  
Business (619) 531-2000  
Financial Crimes Unit (619) 531-2545
- San Diego County District Attorney's Office  
Business (Main #) (619) 531-4040  
Economic Fraud (619) 531-3604
- University of California, San Diego  
Student Legal Services (858) 534-4374