

# Identity THEFT



What you need to know if you become a victim!

**Stockton California  
All-America City**

## What is identity theft?

Identity theft is defined under California Penal Code Section 530.5.

Identity theft is the unauthorized use of personal identifying information. Personal identifying information includes, but is not limited to your name, address, phone number, driver's license, social security number, place of employment, employee ID number, bank account information, and/or credit card information.

Identity theft occurs when a person gains access to your information, and uses that information, without your consent, to commit fraud or theft.

The Federal Trade Commission estimates as many as 9 million Americans fall victim to identity theft each year, many of whom may not even know it.

Victims spend countless hours trying to undue the damage from becoming a victim. This brochure will assist you with fixing the damage done by identity theft criminals.



## How do thieves obtain your information?

Thieves obtain your information countless ways.

- Scavenge through your trash (always shred documents).
- Steal mail (promptly remove mail from mailbox or use a PO Box).
- Burglarize your home or vehicle (do not leave valuables in your vehicle and report all burglaries to the Police Department immediately).
- Steal purses or wallets (always be aware of your surroundings and do not leave your purse or wallet unattended).
- Steal information via the Internet (use reputable site when shopping online and have a good security system on your computer).

## 4 Easy Prevention Steps:

- Keep your personal information in a safe place.
- Shred all documents which contain personal information.
- Do not give personal information over the phone or to unknown persons.
- Review your credit report(s) on a regular basis for any discrepancies.

## City of Stockton Police Department

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*Our mission is to promote the quality of life in the city of Stockton by working in partnership with the community to provide a safe and secure environment, recognizing and respecting the diversity and uniqueness of the citizens of our community, being sensitive and responsive to the public without bias or prejudice, utilizing personnel and financial resources in an efficient and effective manner, and responding to the ever-changing needs of our community.*



**Police Department**  
Main Facility, 22 E Market Street  
North Facility, 7209 Tam O'Shanter Drive  
Stockton, California 95202  
Non-emergency (209) 937-8377  
Emergency 9-1-1  
<http://www.stocktongov.com/police/>

## *What to do if you become a victim.*

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It is very important that victims act quickly and aggressively to minimize the damage done by identity thieves. It is equally important that victims document who they have talked to, and keep copies of any documents they receive.

### ADVISE 3 MAJOR CREDIT BUREAUS

Contact the three major credit bureaus and advise them your identity has been stolen. Ask that a “fraud alert” be placed on your file.

As a victim of identity theft, you may obtain a free copy of your credit report. Carefully review this report to insure there are not discrepancies. If a fraudulent account is found, dispute it with the credit agency. The following are the three major credit agencies:

TRANS UNION – (800) 680-7289  
EXPERIAN – (888) 397-3742  
EQUIFAX – (800) 525-6285

### FILE POLICE REPORT WITH LOCAL POLICE

Obtain a copy of the police report from either the main facility or the north facility. Keep these reports on hand, as creditors may require a copy to verify the crime was reported.

### CONTACT ALL CREDITORS

Contact creditors of fraudulently accessed or opened accounts. Advise them of the police report on file and request the account be closed. You can be issued a new account number if you wish to remain with that creditor. Monitor all bills and statements of all your accounts to insure they have not been compromised also.

### ACCESS INFORMATION USED TO OPEN FRAUDULENT ACCOUNT IN YOUR NAME

If you find any loan, credit or utility service that has been opened up in your name, you may now obtain a copy of the application used and a record of transactions or charges.

This is authorized under California Penal Code 530.8. Here is a check list for accessing account information.

- File police report, keep copy of report for creditors.
- Fraudulent Account Information Request Form, available at: <http://www.privacy.ca.gov/sheets/cis3aenglish.pdf>
- Fill out Identity Theft Affidavit, available at: <http://www.ftc.gov/bcp/conline/pubs/credit/affidavit.pdf>
- Send copy of Request, Theft Affidavit and Police Report to each creditor where thief opened an account using your name.
- Provide any information you have received to the detective investigating your case.

### OTHER HELPFUL INFORMATION

#### DMV

- Notify DMV of any misuse of your driver’s license or identity card. File a report with them and request a new driver’s license number.

### REPORT STOLEN CHECKS

- Report any stolen checks to your financial institution. Cancel your checking and saving account(s) and obtain new account numbers.
- Report fraudulent use of checks to check verification companies, you can obtain a list of those companies from your financial institution.

### USEFUL RESOURCES

California Attorney General  
<http://ag.ca.gov/idtheft/tips.php>  
ID Theft Center  
[www.idtheftcenter.org](http://www.idtheftcenter.org)  
Internet Fraud Complaint Center  
[www.ifccfbi.gov](http://www.ifccfbi.gov)  
Social Security Administration  
[www.ssa.gov](http://www.ssa.gov)  
U. S. Postal Service  
[www.usps.gov](http://www.usps.gov)

It is not always possible to locate and prosecute persons for these crimes. They often use false information, bad addresses and phone numbers when committing these crimes. However, an arrest or conviction is not needed for you to clear your credit. If you follow these steps as quickly as possible, it will help minimize any damage done by these criminals.