

anything in your wallet or purse.

- Sign all new credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it has not arrived in a timely manner, call the bank or credit card company involved.
- Report all lost or stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

Internet and On-Line Services

Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.

When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment service by disclosing passwords or the credit card account number used to subscribe. Do not give them out!

Your BPD Case Number is _____.

Make note of this case number in your detailed history folder and reference 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 actively investigated by an investigator if there are no significant leads to identify the suspect.

Notes:

INFORMATIONAL WEB SITES

Federal Trade Commission
www.ftc.gov

Calif. Dept. of Consumer Affairs
www.dca.ca.gov

Privacy Rights Clearing House
www.privacyrights.org

**U.S. Government
Accounting Office**
www.gao.gov

U.S. Postal Inspection Service
www.usps.gov/postalinspectors

International Association of Financial Crimes Investigators
www.iafci.org
(go to links section)

For more information call:

Burbank Police Department
Financial Crimes Detail
200 North Third Street
Burbank, California 91502
Business Hrs (818) 238-3210
After Business Hrs (818) 238-3000

IDENTITY THEFT

A Quick Reference Guide



Burbank Police Department

PC 530.5
**Unauthorized use of
Personal Identifying
Information**

(a) Every person who willfully obtains personal identifying information, as defined in sub-division (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.



Identity theft involves

What Is Identity Theft?

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.

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.
- Contact all creditors by phone and in writing to inform them of the problem.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:

US Postal Inspection Service
(626)405-1200, for other
phone listings look under
Federal Government.

⇒ www.usps.gov/websites/depart/inspect

- Contact the Federal Trade Commission to report the problem:
 - ⇒ 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 is 1-877-IDTHEFT (438-4338).

Sample " Courtesy Notice"

(Date)

Dear (Creditor Name/Collection Agency Name):

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/service. Your company extended a line of credit/services to someone, other than me. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Burbank Police Dept. The case # is (____-____), a copy of which can be obtained by contacting the Burbank Police Dept. Records Section at (818) 238-3140.

Closing,
(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.

Credit Bureaus

Equifax

PO Box 74021, Atlanta, Georgia 30374-0241
-To order your report, call 1-800-685-1111
-To report Fraud, call 1-800-525-6285

Experian

PO Box 949, Allen, Texas 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, Pennsylvania 19064-0390
-To order your report, call 1-800-916-8800
-To report Fraud, call 1-800-680-7289

- ▶ 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/Certigy Check Systems (800) 437-5120
 - International Check Services (800) 526-5380
- ▶ Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271.
- ▶ Obtain description of suspect (if known).
- ▶ Obtain witness information.

- ▶ What is the financial loss to you? Attach all supporting documentation.

Preventive Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and IDs, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gas pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on