
RESOURCES TO CONTACT

CREDIT REPORTING AGENCIES:

- **TransUnion**
1-800-680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834 www.transunion.com
- **Experian Information Services**
1-888-397-3742
P.O. Box 9532
Allen, TX 75013 www.experian.com
- **Equifax Credit Reporting**
1-888-766-0008
P.O. Box 740241
Atlanta, GA 30374-0241
- **Social Security Administration**
1-800-269-0271
- **California DMV ID Theft Unit**
1-866-658-5758
- **California Department of Consumer Affairs:**
www.dca.ca.gov
- **US Postal Inspection Service**
1-559-497-7590 (mail theft)



OTHER SCAMS TO LOOK OUT FOR!

- Emails telling you won a prize or a lottery you never entered, especially a foreign one
- Emails from official sounding agencies and email addresses demanding information. The IRS and FBI probably know where you live and will send you a letter!
- When someone approaches you and asks you to hold found money ... and then asks for a “good faith” deposit
- When someone asks you to deposit a check for them and you take a fee or write them a check
- When someone offers to sell you a “winning” lottery ticket
- Someone who claims to be your grandchild needs bail in a foreign country
- You receive an email from a friend who met some kind of problem in a foreign country and needs you to wire money immediately
- **ANYTHING that doesn't sound quite right or is too good to be true almost always is!**

CHECK YOUR CREDIT REPORT ANNUALLY BY GETTING A FREE REPORT THROUGH FREECREDITREPORT.COM

Kingsburg Police Department

1300 California Street
Kingsburg, CA 93613

Phone: 559-897-2931
Fax: 559-897-2265



IDENTITY THEFT



VICTIM RESOURCE GUIDE



WHAT IS IDENTITY THEFT?

Identity theft is when another person uses your name, social security number, or other personal information to illegally obtain goods, services or credit in your name. With our global economy, identity theft has become a very serious problem that crosses many legal jurisdictions and international borders.



Identity thieves gain access to your personal information using a variety of methods, from stealing your mail to hacking into your computer. Unfortunately, they sometimes get it simply by tricking us into giving it to them by pretending to be someone they're not.

Sometimes it can take months or years to repair the damage done to your credit by identity thieves.

Fortunately, there are steps you can take *before* you become a victim to make it harder for someone to steal your identity. If you have already been victimized, there are steps you can take to repair the damage.

WHAT TO DO IF YOU HAVE BEEN VICTIMIZED

- Gather all your documents and make a police report promptly
- Notify the credit reporting agencies ~ see Resources to Contact and request a fraud alert
- Notify the business where the fraud was done
- Contact the Federal Trade Commission and report the fraud

WHAT ARE MY RIGHTS AS A VICTIM?

- Free police report
- Free credit report
- You can be held responsible for up to only \$50 per account if you report the fraud *promptly*
- The business where the fraud was done must provide you with the information about the fraud within 10 business days from receipt of the written request and police report from the victim



HOW CAN I PROTECT MYSELF FROM ID THEFT?

- **GUARD** your personal information, Social Security number and account information closely
- **NEVER** give information to someone you don't know, either over the phone or over the internet, regardless of how "official" it might sound
- **ALWAYS** shred documents, letters and statements before putting them in the trash ~ there are criminals who "dumpster-dive" to get your personal data
- **BEWARE** using non-bank ATM's and gas pump credit card machines ~ look to see if the seal on the machine has been tampered with. Criminals will install a "card reader" that steals your information and PINs
- **CHECK** your credit report annually and report any suspicious information or activity *immediately*
- Use a computer anti-virus program and change your passwords often
- **REMEMBER:** your credit and your good name are at risk ~ be careful and think twice when giving out your personal information, credit card numbers and passwords to anyone!