

## General Information

*Victims of identity theft must act quickly to minimize the damage caused by this crime. It is very important to keep good notes of all conversations and records of all correspondence with your financial institutions and law enforcement agencies, including a log of names, dates and phone numbers of persons you contacted. Confirm conversations in writing and send all correspondence via certified mail (return receipt requested). And finally keep copies of all letters and documents.*

# **East Bay Regional Park District Police Department**



## **A Resource Guide for Victims of Identity Theft**

**17930 Lake Chabot Road  
Castro Valley, CA 94546**

**Telephone (510)881-1833  
Fax (510) 538-7743**

East Bay Regional Park District  
Police Department  
17930 Lake Chabot Road  
Castro Valley, CA 94546

## ***Things to do immediately...***

Once you determine you are the victim of identity theft you should:

- File a report with the law enforcement agency where you live. Give them as much documented evidence as possible. Get a copy of the report as soon as possible and keep the number of your fraud investigator handy to give to creditors or anyone who requires verification of your case. Your case number should be sufficient for banks and creditors.
- Report the theft to the major credit bureaus. Contact the fraud departments of each of the three major credit bureaus and tell them you are the victim of an identity theft. Ask that a fraud alert be placed in your file. The numbers are provided at the end of this brochure.
- Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureaus to remove inquiries that have been generated due to fraudulent access.
- Contact all creditors with whom your name has been used fraudulently by phone and in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Ask that old accounts be processed as "accounts closed at customer's request."
- If your Social Security number was used, call the Social Security Administration to report the fraudulent use. If you fit specific fraud victim criteria, the Social Security Administration may change your number.

- If you have had your checks stolen or bank accounts set up fraudulently, report it to the check verification companies listed at the end of this brochure. Put stop payments on any outstanding checks. Close your checking and savings accounts and obtain new account numbers. Make sure you fill out affidavits for any checks that you did not cash. The bank should provide these forms. Give the bank a secret password for these accounts (don't use your mother's maiden name).
- If your ATM card has been stolen, get a new card and pin number. Do not use your old pin number. When creating a pin or password, do not use common numbers like the last four digits of your social security number or your birth date.
- If there was a fraudulent change of your address, notify the local Postal Inspector. If you suspect the thief has completed a change of address form, find out where the fraudulent cards were sent. Notify the Postmaster to forward all mail in your name to your current address and retain suspicious mail for evidence.
- If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a passport in your name fraudulently.
- If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one.
- You may need to change your driver's license number if someone is using yours as identification on bad checks. Contact the Department of Motor Vehicles (DMV) to see if another license was issued in your name. Put a fraud alert on your license. Request that DMV issue a new license number. Also complete a DMV complaint form to begin the fraud investigation process and be sure to have supporting documentation.

## **IMPORTANT REFERENCE INFORMATION**

### **Credit Report Bureaus**

**Equifax** 1-800-525-6285  
PO Box 105069 Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

**Experian** (formerly TRW) 1-800-397-3742  
PO Box 9532 Allen, TX 75013  
[www.experian.com](http://www.experian.com)

**Trans-Union** 1-800-680-7289  
PO Box 6790 Fullerton, CA 92834  
[www.tuc.com](http://www.tuc.com)

You can contact the credit bureaus to remove your name and address from the major credit bureaus for unsolicited credit and insurance offers for two years. If you complete and return an "opt out" form provided on request from the credit bureau, you will be off these lists permanently.

Call 1-888-OPTOUT(1-888-567-8688).

Remember, if you have been denied credit, you are entitled to a free credit report. If you are the victim of fraud, be sure to ask the credit bureaus for free copies. Since 1997, laws have mandated free annual credit reports for victims of identify theft.

### **Federal Trade Commission**

1-877-438-4338

[www.idtheft.gov](http://www.idtheft.gov)

### **Social Security Administration**

Report fraud 1-800-269-0271  
Earnings/Benefit Statement 1-800-772-1213

### **Checks**

Chexsystem 1-800-428-9623  
Equifax 1-800-437-5120  
Certegey 1-800-262-7771  
Telecheck 1-800-710-9898