



## Protect Yourself From Identity Theft

The financial crime known as “identity theft” happens when criminals use your personal information, such as your name, address, Social Security number, bank account, credit card numbers or birth date, to apply for credit in your name.

Using your credit, thieves buy jewelry, electronic products and cars, and don't pay for anything. By the time most identity theft victims learn what has happened, their credit is ruined and bill collectors are hounding them.

Legally, victims of identity theft are not responsible for any money that is lost when crooks make unauthorized use of their credit information—but it can be difficult and time-consuming for victims to prove that fraud occurred.



## Preventing Identity Theft

**Tear up personal papers, receipts and junk mail.** Most fraud using stolen identities happens when crooks find or steal personal information. They may steal your wallet or take a credit card receipt, billing statement or other financial records such as your bank statement or pay check stubs. Thieves go through your garbage to find banking and insurance paperwork, credit card bills or can-

celled checks. Even your unwanted junk mail, such as preapproved offers for credit cards, can be valuable to someone who wants to steal your credit.

**Watch what you say on the phone.** When you are talking on a pay phone, your conversation may be easily overheard. On some cell phones, your conversations can be overheard by people who use scanning devices. There are people who make money collecting information this way. Don't discuss personal information or give credit card numbers or other sensitive information while using a public payphone or a cell phone.

**Know who you are doing business with.** Identity fraud sometimes happens when employees of banks, shops and restaurants steal information about customers. It can be difficult to protect yourself from this kind of fraud, but dealing with well-established businesses may help. When shopping on the Internet, make sure the lock or key icon on your browser's screen is whole—a broken icon indicates the site is not secure.

**Check credit card and bank statements immediately.** Jot down a list of your credit cards and bank and brokerage accounts and when you expect the statements for those accounts to arrive. Look over your statements as soon as you receive them

to make sure no one else is using your accounts. If a statement doesn't arrive on time, or you find unauthorized transactions on your accounts, contact the financial institution immediately.

**Check your credit reports every year.** There are three major credit reporting bureaus that keep information about your credit history—loans, credit cards, mortgages, etc.—on file. You can order a copy of your reports from any or all three bureaus at any time by sending a request and your payment (about \$8 each). By monitoring your credit report, you can make sure no one else has been using your credit. The three largest credit reporting bureaus are Equifax (1-800-685-1111), Experian (1-888-397-3742) and Trans Union (1-800-916-8800).

**Talk to your employer about identity theft.** Employers keep a lot of personal information about their employees—if it's not kept in a secure place and subject only to limited access by key employees, it could be gold mine for an identity thief. In your own office, keep any personal paperwork such as health insurance documentation or pay check stubs in a locked desk drawer and thoroughly tear or shred unwanted bills, receipts and other personal papers.




## If You Are a Victim

**Report your case to law enforcement.** Start by reporting the theft of your identity to the local police or sheriff's office. You may need a police report to show creditors and the credit reporting bureaus that you are a crime victim. However, law enforcement authorities may be reluctant to write a report on identity theft crimes. Be persistent and if necessary, remind the local law enforcement agency that identity theft is a federal felony offense and a crime in 22 states.

**Call all three credit bureaus.** If you become a victim of identity theft, immediately call the fraud units of the three largest credit bureaus to report the fraud: Equifax (1-800-525-6285), Experian (1-888-397-3742), and Trans-Union (1-800-680-7289). Ask to have a fraud alert placed on your credit report—this will let companies know that someone else has been using your information and that you wish to be informed by phone before any new credit is granted.

**Check your credit report frequently.** Victims of identity theft should order a copy of their credit reports every few months. (The credit bureaus must provide victims of identity fraud with one free report per



year.) Notify the credit reporting bureau immediately if fraudulent accounts have not been removed from your credit report or if you find any new ones.

**Report your case to federal authorities.** The Federal Trade Commission has a special identity theft hotline to provide information to consumers and take complaints from victims by phone (1-877-438-4338) or online ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)).

You can report any fraud involving your Social Security number to the U.S. Social Security Administration (1-800-269-0271).

The U.S. Secret Service has jurisdiction over the federal crime of identity theft. Check the U.S. government pages of your white pages phone book for the Secret Service office nearest your home.

**Notify financial institutions that you are a victim of fraud.** Your credit report will list the addresses and phone numbers of banks and other creditors who allowed the fraudulent accounts to be set up. Write a letter to each one noting that you are a fraud victim and you want the account closed and labeled that it was closed "at the consumer's request."

If you have trouble opening a checking account because of the fraud, or

writing a check at a local merchant, ask the bank or merchant which check screening company it uses and call that company to notify them that you are victim of fraud. These companies include ChexSystems (1-800-428-9623), Equifax (1-800-437-5120) and Telecheck (1-800-710-9898), among others.

### About This Publication

This brochure was created by Consumer Action in partnership with Bank of America.



### Consumer Action

Consumer Action is a non-profit education and advocacy organization. Its free consumer advice and referral hotline helps consumers find information about their consumer rights and guides them to appropriate complaint-handling agencies.

Call: 1-415-777-9635  
1-213-624-8327  
TTY: 1-415-777-9456

E-mail: [hotline@consumer-action.org](mailto:hotline@consumer-action.org)

©Consumer Action 2003

## For More Information

### Federal Trade Commission

Ask for the brochure titled: "ID Theft: When Bad Things Happen To Your Good Name."

600 Pennsylvania Avenue, N.W.  
Washington, DC 20580  
1-877-382-4357

Web site: [www.ftc.gov](http://www.ftc.gov)

### Identity Theft Survival Kit

The kit's author, attorney Mari Frank, was a victim of identity theft.

28202 Cabot Road, Suite 215  
Laguna Niguel, CA 92677  
1-800-725-0807

E-mail: [contact@identitytheft.org](mailto:contact@identitytheft.org)

Web site: [identitytheft.org](http://identitytheft.org)

### Privacy Rights Clearinghouse

Identity theft information and publications can be found on the group's web site ([www.privacyrights.org](http://www.privacyrights.org)).

E-mail: [prc@privacyrights.org](mailto:prc@privacyrights.org)

### U.S. PIRG (Public Interest Research Group)

Provides a wealth of on-line information ([www.pirg.com](http://www.pirg.com)) on the rights of identity fraud victims, consumer credit and privacy rights. On the home page, click on "Consumers."

# Protect Yourself From Identity Theft



## It's Your Good Name!

### Consumer Action

717 Market St., Suite 310  
San Francisco, CA 94103

523 West Sixth St., Suite 1105  
Los Angeles, CA 90014

[www.consumer-action.org](http://www.consumer-action.org)