



What Is Identity Theft?

Identity theft involves 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.

Internet Online Services:

- Use caution when disclosing checking account information, credit card numbers, or personal financial data at any website or online service location unless you receive a secured authentication key from your provider.
- When subscribing to an online service, you may be asked to give credit card information. However, be aware of con artists in interactive services sites who ask you to "confirm" your enrollment service by disclosing passwords or credit card information used to subscribe.

Informational Websites

Federal Trade Commission
www.ftc.gov

Privacy Rights Clearing House
www.privacyrights.org

U. S. Government Accounting
www.gao.gov

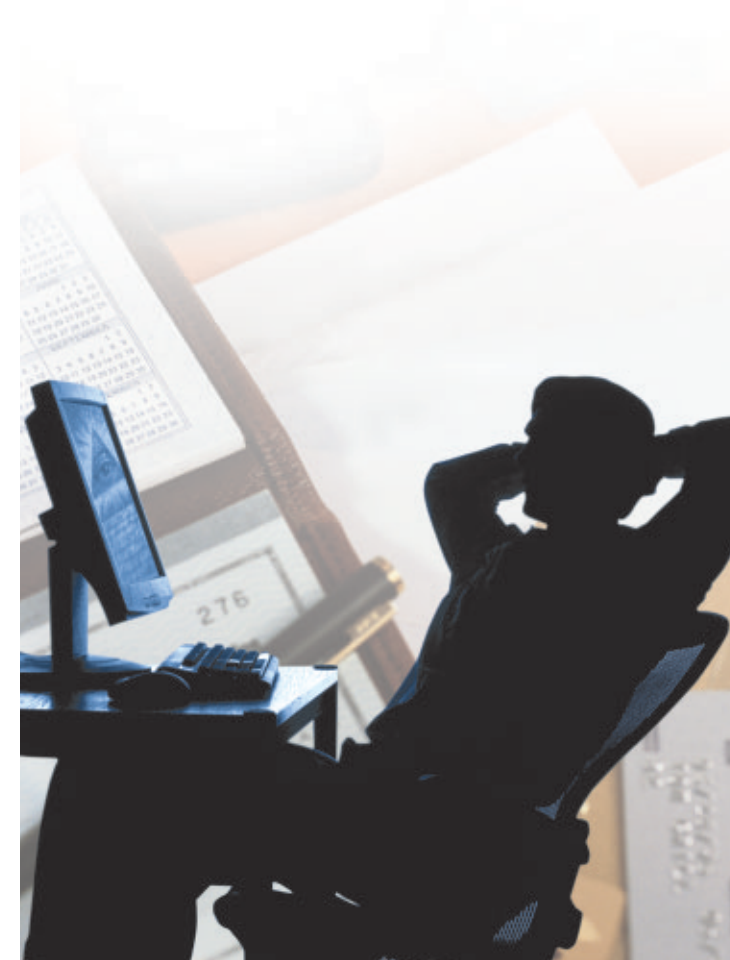
U. S. Postal Inspection Service
www.usps.gov/postalinspectors

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

If you have any questions
or concerns contact us at:
(650) 366-5522 or (800) 542-4163
(Outside Northern CA)

**A Credit Union You Can
Call Your Own!**

IDENTITY THEFT



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 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 (See phone list under Federal Government)
 - US Postal Inspection Service – Local Post Office (See phone list 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 by providing information to help resolve financial and other problems that could result from Identity Theft. Their hotline number is **1-877-IDTHEFT (438-4338)**.
- 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 account.
- Request that a copy of your credit report be sent to you.

Equifax

PO Box 74021
Atlanta, GA 30374-0241

www.equifax.com

To order a report: **1-800-685-1111**

To report fraud: **1-800-525-6285**

Experian

PO Box 949
Allen, TX 75013-0949

www.experian.com

To order a report or to report fraud:

1-888-397-7289, Option 2 and follow prompts

Trans Union

PO Box 390
Springfield, PA 19064-0390

www.tuc.com

To order a report: **1-800-916-8800**

To report fraud: **1-800-680-7289**

- Alert your financial institution to flag your accounts and confirm any unusual activity. Request a change of PIN and 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

CheckRight: (800) 766-2748

CrossCheck: (707) 586-0551

**Equifax Check Systems: (800) 437-5120,
Option 2 and follow prompts**

International Check Services: (800) 526-5380

- Contact the Social Security Administration's Fraud Hotline at **1-800-269-0271**.
- Contact the state office of the department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.
- Obtain descriptions of suspect (if known).

Preventative 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 mail in an unsecured mail receptacle.
- Never give personal information over the telephone such as, social security numbers, date of births, mother's maiden name, credit card numbers, or PINS, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit cards receipts, fills and other financial information you do not want before discarding them in the trash/recycling bin.
- Empty your wallet of all 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 gasoline pumps. Keep track of all your paperwork and destroy it when you no longer need it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt and match against your statement.
- Notify financial institutions of change of address and telephone numbers.
- Report all lost or stolen cards immediately.
- Monitor expiration dates on credit cards and contact institution if replacement cards have not been received in a timely manner.

