

What to do if you become a victim of Identity Theft?

- Set up a folder to keep a detailed history of this crime.
- Maintain a log of all your contacts, phone numbers, the time you spend in this matter and make copies of all documents
- Gather all documents and file a report with the Claremont Police Department. Provide the documents to the handling officer at the time you file the report. What is the financial loss to you and where did this occur? Provide all supporting documentation.
- If your mail has been stolen contact Claremont Police Department and the US Postal Inspector:
 - US Postal Inspection Service - 1-(626) 405-1200
 - US Postal Inspection Service - Local Post Office (See phone listing under Federal Government). www.usps.gov/websites/depart/inspect
- Report identity theft to the following organizations:
 1. Any one of the nationwide consumer reporting companies listed below to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening additional accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report. In addition, once you have placed a fraud alert, you're entitled to order one free credit report from each of the consumer reporting companies. ***This is free to ID theft victims.***

Equifax: www.equifax.com

- PO Box 740241, Atlanta, Georgia 30374
- To order your report: call 1-800-685-1111
- To report fraud, call **1-800-525-6285**
- To stop pre-approved credit offers 1-888-567-8688

Experian: www.experian.com

- PO Box 9595, Allen, Texas 75013
- To order your report, call 1-888-397-3742
- To report fraud, call **1-888-397-3742**
- To stop pre-approved credit offers 1-800-353-0809

TransUnion: www.transunion.com

- PO Box 6790, Fullerton, CA 92834
- To order your report, call 1-800-916-8800
- To report fraud, call **1-800-680-7289**
- To stop pre-approved credit offers 1-800-680-7293

2. The security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Close the accounts. Follow up in writing, and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINS) and passwords. Avoid using easily available information like your mother's maiden name, your

birth date, the last four digits of your social security number, your phone number, or a series of consecutive numbers.

Victim Referral Phone #s:

- VISA 1-800-367-8472
 - MASTERCARD 1-800-231-1750
 - DISCOVER 1-800-347-7466
 - AMEX 1-800-528-2121
3. The Federal Trade Commission- the federal clearinghouse for complaints. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies for further actions, as well as investigate companies for violations of laws that the FTC enforces. You can file a complaint online at www.consumer.gov/idtheft . You can also call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338) or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

California Penal Code Section 530.8 Identity Theft; Right of Victim to Receive Certain Information

Upon presenting to the person or entity with which the [fraudulent] application was filed or the account was opened a copy of a police report prepared pursuant to Section **530.6** and identifying information in the categories of information that the unauthorized person used to complete the application or to open the account, the person, or a law enforcement officer specified by the person, shall be entitled to receive information related to the application or account, including a copy of the unauthorized person's application or application information and a record of transactions or charges associated with the application or account. Upon request by the person in whose name the application was filed or in whose name the account was opened, the person or entity with which the application was filed shall inform him or her of the categories of identifying information that the unauthorized person used to complete the application or to open the account. The person or entity with which the application was filed or the account was opened shall provide copies of all paper records, records of telephone applications or authorizations, or records of electronic applications or authorizations required by this section, without charge, within 10 business days of receipt of the person's request and submission of the required copy of the police report and identifying information.

-For more specific information regarding a request for information view the complete [California Penal Code section 530.8](#)