According to a recent study by the Federal Trade Commission, almost ten million individuals were victims of identity theft in 2002. Chances are you know someone in that group.

Privacy and identity protection starts with informed consumers. Learn how to reduce the risk of identity theft and what to do if you become a victim. Take the time to read this brochure and follow some simple steps to protect yourself and your family.

If you have any additional questions, please call the 7th Assembly District Office at (707) 546-4500.

HOW TO REDUCE YOUR RISK:

Protect your personal information.

The most important way to protect yourself is to use common sense – and persistence – to safeguard your personal information and identifying documents.

- **Personal information** that you should protect includes your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers.
- **Do not carry** your Social Security card or number, birth certificate, passport, passwords, or extra credit cards in your purse or wallet.
- **Tear up or shred** credit card receipts and pre-approved credit offers before throwing them away. Do the same with other personal information like investment account statements and phone bills.
- **When you pay bills**, mail them at a U.S. Post Office. Do not leave them at your home mailbox, your work place's out box, or even your neighborhood Postal Service mailbox. Neighborhood mailboxes can be burglarized.
- **Instruct the post office** not to process address change requests unless you personally deliver the request and show identification and proof of residence.
- **Ask your bank** to add extra security protection to your account. Most will allow you to use an additional password when accessing your account. Do not use your mother's maiden name or the last four digits of your Social Security number.

Secure your Social Security number.

- **Your Social Security number** is the thief's prime target. It is the key to your credit and bank accounts. Never carry your Social Security card in your wallet. Check your health plan and other cards, as they may have your Social Security number on them. Release your Social Security number only when absolutely necessary.
- **If a business asks** for your Social Security number, ask if there is an alternative number that you can use instead. If the answer is no, talk to a manager and, if necessary, take your business elsewhere.

Guard your credit.

- **Order your credit report** from each of the three major credit bureaus to check for inaccuracies and fraud at least once a year.
- **Check your credit card** billing statements carefully each month for unauthorized charges and report any discrepancies immediately. Call your creditors immediately if bills don't arrive on time; it may mean that someone has changed the account address or other account information.

Control your personal information.

- **Don't give out personal** information over the phone unless you placed the call and you have a trusted business relationship with the company.
- **Before you reveal** any personal identifying information to a business, find out how it will be used and whether it will be shared. Ask if you can have your personal information kept confidential.
- **Stop pre-approved** credit card offers. Call toll-free 1-888-567-8688.
- **The Direct Marketing Association's** Mail, Email and Telephone Preference Services allow consumers to opt-out of many marketing lists. The best way to register is on-line at **www.dmaconsumers.org** or send a signed postcard with your full name and address to:

  DMA Mail Preference Service: Mail Preference Service Attn: Dept. 13107081, Direct Marketing Association, P.O. Box 282, Carmel, NY 10512

  DMA Telephone Preference Service: Direct Marketing, P.O. Box 1559, Carmel, NY 10512

WHAT TO DO IF YOUR IDENTITY IS STOLEN:

Take a deep breath. You have a lot of work to do IMMEDIATELY to limit the damage done by the thief. Make sure to...

- ***Follow up every phone call in writing.***
- ***Always reference the police report number.***
- ***Send everything by certified mail.***
- ***Keep copies of everything.***
- ***Keep a detailed log of all your calls, including dates and names.***

Report the crime to the police.

- **Call the police** department and ask them to issue a report of identity theft. Give the police as much information as possible about the theft.
- **Be sure to get** a copy of the police report. Give them any new evidence you collect to add to your report. You will need to give copies of the report to creditors and the credit bureaus.
- **When you file** your police report of identity theft, the officer may give you forms to use to request account information from credit grantors. If the officer does not do this, you can use the Fraudulent Account Information Request Form from the Office of Privacy Protection. It is available on their web site at **www.privacy.ca.gov/lawenforcement/leinstructions530.8.htm.**

Report the fraud to the three major credit bureaus.

- **Call the fraud units** of the three major credit bureaus to report the fraud. Ask each bureau for a free copy of your credit report. As a victim of identity theft, you have the right to a free report from each credit bureau.
- **When you report** the theft, ask each credit bureau to flag your file with a "fraud alert" and to add a victim's statement to your report. The victim's statement tells creditors to call you to get your approval if they receive requests to open new accounts.
- **Ask how long** the fraud alert will be posted on your account, and how you can extend it if necessary.

Contact all creditors.

- **Creditors can be** credit card companies, other lenders, phone companies, utility companies and department stores. When you call, ask for the security or fraud department. Tell them you are an identity theft victim and that someone may try to open new service using your name. Ask them to close those accounts and to report them to the credit bureaus as "closed at consumer's request."
- **If you open** new accounts, have them set up to require a password or PIN to approve use. If you already have passwords, change them.

Use the ID Theft Affidavit.

- **The Federal Trade** Commission's ID Theft Affidavit is a form that can help you clear up your records. The Affidavit is accepted by the credit bureaus and by many major creditors. Send copies of the completed form to creditors where the thief opened accounts, made charges on your account, to the credit bureaus and to the police. The form is available on the FTC web site at **www.consumer.gov/idtheft**.

If your checks or bank account information was stolen...

- **Call your bank** and alert them that you are a victim of identity theft. Close your bank account and open one with a new account number. Ask the bank to issue you a new password that must be used in every transaction.
- **Put stop payments** on any outstanding checks.
- **Report stolen checks** or fraudulent bank accounts to the check verification companies.

If your driver's license was stolen...

- **Contact your local** DMV office to report the theft. Ask them to put a fraud alert on your license. Then contact the California Department of Motor Vehicle's fraud unit at 866-658-5758, or e-mail at **dlfraud@dmv.ca.gov**. If the thief is using your license as ID, you may want to change your license number.

If your mail was stolen or your address changed...

- **Contact the U.S. Postal** Inspector at 800-275-8777 and ask for a representative. You may also want to alert your regular mail carrier.

IDENTITY THEFT CONTACTS:

Contact the three major credit bureaus to order a report or report fraud.

Equifax
To order report: 800-685-1111
To report fraud: 800-525-6285
www.equifax.com

Experian
To order report and to report fraud: 888-397-3742
www.experian.com

Trans Union
To order report: 800-888-4213
To report fraud: 800-680-7289
www.transunion.com

Check Verification Companies

Global Payments: 800-766-2748
Telecheck: 800-710-9898
Chexsystems: 800-428-9623
Check Center: 800-843-0760
Certegy: 800-337-5689
SCAN: 800-262-7771

IMPORTANT RESOURCES:

Federal Trade Commission
Identity Theft Hotline:
877-ID-THEFT (438-4338)
www.consumer.gov/idtheft

California Department of Consumer Affairs, Office of Privacy Protection
866-785-9663
www.privacy.ca.gov

California Attorney General's Office Crime and Violence Prevention Center
916-324-7863
www.caag.state.ca.us

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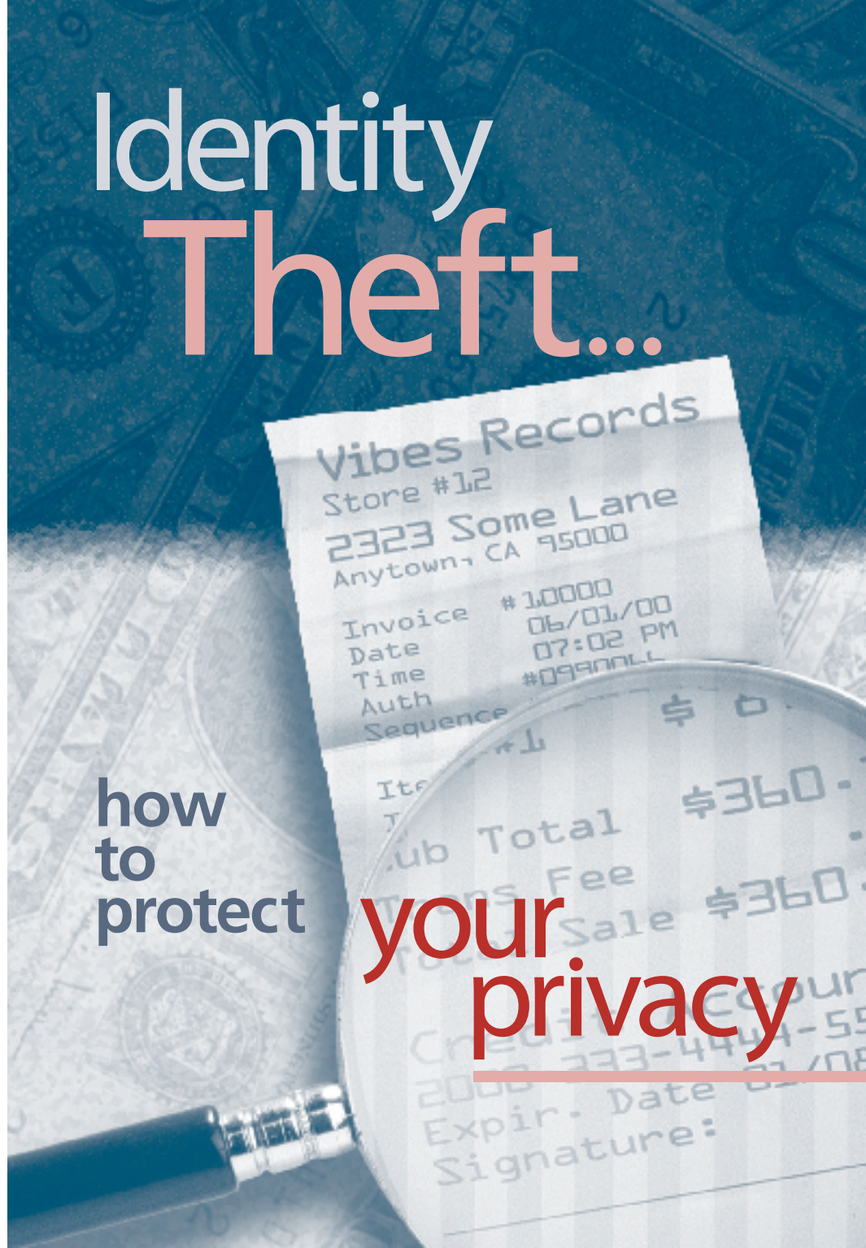
Identity Theft...



how to protect your privacy