

Have you been a victim of **Identity Theft?**



If you live in Alameda County and believe that you are the victim of identity theft, there is now a **FREE SERVICE** that will provide advice and support to help you get through it.

This unique service is a partnership between your local Police Department and the Identity Theft Council, a non-profit group of identity theft and security experts who are volunteering their time to provide free assistance to identity theft victims locally.

To speak to a Counselor by phone, call 1 (888) 771-0767, or you can email us at support@identitytheftcouncil.org

This free service is provided by the Identity Theft Council, in partnership with your Police Department.
Telephone: 1-888-771-0767 · Email: support@identitytheftcouncil.org · Web site: <http://www.identitytheftcouncil.org>

Tips for Responding To Identity Theft

If you think you are the victim of identity theft or fraud, these are the most important steps you should take to minimize the impact.

Place a Fraud Alert on your Credit Reports

Notify all three main credit reporting agencies - Experian, Equifax, and TransUnion, that you suspect you have been a victim of identity theft, and ask that a fraud alert be placed on your credit file.

This should help prevent further damage if an identity thief has successfully applied for credit in your name, and help prevent further credit abuse.

You should also consider placing a freeze on your credit report that should prevent any new credit accounts being opened in your name. In California it's free for victims of identity theft.

Complete an Identity Theft Affidavit

You will need to complete an identity theft affidavit form. This form can be used to halt any hasty action by creditors and debt collectors, and can be downloaded from the Federal Trade Commission (FTC) web site at <http://www.ftc.gov> and click on the Identity Theft Link.

You will probably need to send a copy of the affidavit to each affected creditor, along with any information about the accounts fraudulently opened in your name, as well as a copy of the police report.

And be sure to always send an id theft affidavit by certified mail and request a return receipt.

File a Police Report

You should also file a report of identity theft with your police department. File a report with the police department in the city where you live, although you may also be able to file a report in the city where you work.

And make sure you keep a copy of the completed police report and a name and number to contact.

Contact Your Bank and Credit Card Companies

Contact all affected bank and credit card companies and if necessary close any affected accounts. If checks have been misused, place a stop order on any outstanding checks that you're not sure about.

Contact any creditors, such as stores or utility companies, with whom your name has been used fraudulently. You should explain the circumstances, offer to provide a copy of the ID theft affidavit, and request copies of any documentation such as loan applications and transaction records.

If theft from a bank account is involved, ideally you should close that account immediately and open a new one, as well as cancel your ATM and credit cards and request new ones. And make sure you always create a new (and strong) password and PIN for any new accounts.

Don't Be Intimidated by Debt Collectors

Debt collectors can sometimes be too aggressive in pursuing victims of identity theft. Don't be intimidated by debt collectors - if the debt is not yours, do not offer or agree to pay anything. Respond in writing and keep a record.

Keep a Record

Keep copies of all fraudulent transactions and of all correspondence with banks and creditors concerning disputed transactions.

Contact the Post Office

If mail has been stolen or a mailing address has been fraudulently used by an identity thief, you should report it to the postal inspectors. You can find the contact information for your nearest office on the USPS web site at www.usps.gov. You should also contact your local Post Office if you think your address has been changed by a thief.

If Your Social Security Number is stolen...

If you suspect that your Social Security number has been misused, you should report it to the Social Security Administration, and contact information can be found at www.ssa.gov.

CREDIT REPORTING AGENCIES

TransUnion:
www.transunion.com
To report fraud: 800-680-7289
TDD- 877-553-7803

Experian:
www.experian.com
To report fraud: 888-397-3742
TDD- 800-972-0322

Equifax:
www.equifax.com
To report fraud: 800-525-6285
Hearing impaired: Call 1-800-255-0056
AT&T hearing impaired line.

