

## Additional Resources

### What Is Identity Theft?



Identity theft or identity fraud is the taking of a victim's identity to obtain credit and credit cards from banks and retailers, steal money from a victim's existing accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy, or obtain a job using a victim's name. Thousands of dollars can be stolen without the victim knowing about it for months or even years.

#### What Information is Fraudulently Obtained?

- Person's name
- Address
- Credit card information
- Driver's license number
- Social security number
- Personal Information

The Fair Credit Reporting Act requires that the three nationwide consumer reporting agencies (Equifax, Experian and Trans Union) provide consumers, upon request, a free copy of their credit report once every 12 months. This is slowly being implemented nationwide, and shall be in effect everywhere as of September 1, 2005.

**Federal Trade Commission**  
1-877-FTC-HELP  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

**Opt out of receiving pre-approved credit offers**  
1-888-5-OPT-OUT

**Remove your name from many national direct mail lists**  
Send your name and address to:  
DMA Mail Preference Service  
P.O. Box 9008  
Farmingdale, NY 11735-9008

**Reduce the number of telephone solicitations you receive**  
Send your name and phone number to:  
DMA Telephone Preference Service  
P.O. Box 9008  
Farmingdale, NY 11735-9008

**Report identity theft to the credit bureaus and place an immediate fraud alert**

Equifax	1-800-525-6285
Experian	1-800-397-3742
Trans Union	1-800-680-7289

**To report stolen or misused checks**

TeleCheck	1-800-710-9898
Certegy, Inc.	1-800-437-5120
Inter. Check. Svc.	1-800-631-9656

**Fremont Police Department**  
Community Engagement Unit  
2000 Stevenson Boulevard  
P.O. Box 5007  
Fremont, CA 94537

Phone: (510) 790-6740  
Fax: (510) 790-6741  
Website: [www.fremontpolice.org](http://www.fremontpolice.org)

City of Fremont

CITY OF  
FREMONT

Common  
Questions About  
Identity Theft



Service



Integrity



Respect

## Common Questions About Identity Theft

### What are the most common ways a theft obtains information?

- Dumpster diving— going through trash cans looking for straight cut or unshredded papers .
- Stealing mail or wallets.
- Listing in on conversations in public.
- Tricking victims into giving the information over the phone or by e-mail.
- Buying the information, either on the Internet or from someone who may have stolen it.
- Stealing information from a loan or credit application, or paperwork filed at a hospital, bank, school, or business the victim has dealt with.
- Taking it from the victim's computer, especially ones that lack firewalls.
- Getting it from a friend or relative or someone who works with the victim or has access to the victim's information.
- Using skimming devices designed to obtain information from the magnetic strip on credit cards.
- Completing a change of address from the U.S. Postal Service to divert mail to another location.
- Buying personal information from an inside source (pay a store employee for personal identifiers).

### How can I minimize becoming a victim?

- Find out how information will be used and whether it will be shared with others before you reveal any personally identifying information.
- Be sure to read the private policy on all websites.
- Use passwords to access your credit cards, bank, and phone accounts.
- Avoid using easily available information like your mother's maiden name, your birth date, and the last four digits of your SSN.
- Carry only what you actually need in terms of identification information and limit the number of credit cards in your wallet.
- Keep items with personal information in a safe place. Always tear or shred items with personal information before discarding them.
- Do not give personal information over the phone, through mail, or via the internet on unsecure sites.
- Pay attention to billing cycles.
- Consider ordering a copy of your credit report each year. The three major credit reporting agencies are listed in this brochure.
- Make a list of all your credit card account numbers and bank account numbers with customer service numbers and keep it in a safe place.

### What to do if you have been victimized?

- Call your local law enforcement agency to report the identity theft. The Fair and Accurate Credit Act of 2003 (FACT Act) requires local law enforcement agencies to provide police reports to victims of identity theft.
- Contact the Federal Trade Commission to file a report.
- Contact the three major credit bureaus to place a fraud alert on your credit report.
- Contact financial institutions such as banks and credit card companies to check for unusual activity.
- If your checks have been stolen or misused, close the account and ask the bank to notify the appropriate check verification service. You should also contact the three major check verification companies to alert retailers that use their databases not to accept your checks.
- Contact SCAN at 1-800-262-7771 to find out if bad checks have been passed.
- Contact utility companies (power, water, phone, cable, etc.) to check for unusual activity.
- Contact the Social Security Administration Inspector General Fraud Hotline at 1-800-269-0271.
- Keep a log or diary of all information gathered regarding the identity theft.
- Obtain a copy of the FTC ID Theft Affidavit ([www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf](http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf) ). Fill it out at once, copy it, and send it to all financial institutions that require proof that you are the victim of an identity theft.