

license number if someone is using yours as ID on bad checks or for other types of fraud. Call the state office of Motor Vehicles to see if another license was issued in your name. Put a fraud alert on your license. Fill out the their complaint form to begin your investigative process.

## HELPFUL INTERNET

[www.privacyrights.org](http://www.privacyrights.org)

This site empowers individuals to take action to control their personal information by providing practical tips on privacy protection. It also includes explanations on a variety of informational privacy issues including: internet privacy, identity theft, telemarketing, junk mail, medical records, and workplace privacy.



[www.consumer.gov/sentinel](http://www.consumer.gov/sentinel)

This site provides facts on consumer frauds from internet cons, prize promotions, work-at-home schemes, and telemarketing scams to identity theft. It also allows individuals to report fraud complaints so they can be shared with law enforcement officials across the U.S. and around the world.

[www.idtheftcenter.org](http://www.idtheftcenter.org)

This site provides comprehensive resources to combat identity theft. It supports victims of identity theft, broadens public awareness and understanding of identity theft, and decreases the potential victim population by addressing prevention tips, self help guidelines, regional

programs directory, important legislation, and the translated Spanish version of the site.

## ASSOCIATIONS

PRIVACY RIGHTS CLEARINGHOUSE

3100 – 5<sup>th</sup> Ave., Suite B

San Diego, CA 92103

(619) 298-3396

[prc@privacyrights.org](mailto:prc@privacyrights.org)

[www.privacyrights.org](http://www.privacyrights.org)

FEDERAL TRADE COMMISSION

600 Pennsylvania Ave

Washington, DC 20580

1-877-FTC-HELP (382-4357)

[www.ftc.gov](http://www.ftc.gov)

CALPIRG

3435 Wilshire Blvd., Suite 380

Los Angeles, CA 90010

(213) 251-3680

[calpirg@calpirg.org](mailto:calpirg@calpirg.org)

[www.calpirg.org](http://www.calpirg.org)

IDENTITY THEFT RESOURCE CENTER

P.O. Box 26833

San Diego, CA 92196

[Voices123@att.net](mailto:Voices123@att.net)

[www.idtheftcenter.org](http://www.idtheftcenter.org)

EXPERIAN

P.O. Box 1017

Allen, TX 75013

Report fraud: (888)

EXPERIAN

Fax: (800) 301-7196

[www.scorecard.experian.com](http://www.scorecard.experian.com)



# IDENTITY THEFT

## INFORMATION YOU NEED TO KNOW

*IDENTITY THEFT PROTECTION... WE ALL NEED IT*



A Public Service Project of the American Bar Association and the Law in Public Service Committee of the Tort Trial and Insurance Practice Section

[www.abanet.org/tips/publicservice](http://www.abanet.org/tips/publicservice)

Maine Legal Services for the Elderly

## HOW TO PROTECT YOURSELF

### 1. Shred pre-approved credit card offers

If you decide not to accept a pre-approved credit offer, shred it before you throw it away. The same goes for any other documents imprinted with your social security number, date of birth, drivers license, and any type of financial or utility account number. Do not sign the back of the credit/debit card in the authorized signature space, instead print words “Ask for photo identification.”

### 2. Don't display critical information



Do not print your social security number, phone number, date of birth, drivers license or credit card account number on your checks, and do not give this

information to a merchant who wants to write it on your check at the time of purchase.

### 3. Secure your mail

Stealing mail is another way that identity thieves obtain your personal information. Consider buying a lockable mailbox if your current mailbox is unsecured. If your mail suddenly stops coming, call the post office immediately. Identity thieves have been known to divert a victim's mail by filling out a change of address form. Do not have checks mailed to your home. Have them delivered to your bank and pick them up.

### 4. Monitor your credit

Monitor your credit report on a regular basis. If you find a change of address you did not apply for, check out Experian's Fraud Center or call 1-888-397-3742 and request a copy of your personal credit report. The credit report will include contact information for requesting an investigation of incorrect information. It's also important to watch your monthly billing statements for errors.

## WHAT TO DO IF YOU'RE A VICTIM

**1. Credit Bureaus.** Immediately call the fraud unit of the three credit reporting companies: Experian, Equifax, and Trans Union. Report the theft of your credit cards or numbers and request a credit report (free to identity theft victims). Ask for your file to be flagged with a fraud alert. Add a victim's statement to your report. You may cancel fraud alerts at any time.

**2. Creditors.** Contact all creditors immediately with whom your name has been used fraudulently, by phone and in writing. You may be asked to fill out fraud affidavits. Ask that old accounts be processed as “account closed at consumer's request” rather than “card stolen or lost” because it can be interpreted to blame you.” Make a list of all credit cards and other account information and keep in a safe place in case you need information quickly.



**3. Law enforcement.** Report the crime to your local police or sheriff's department. You might also need to report it to police departments where the crime occurred. Give them as much documented evidence as possible. Make sure the police report lists the fraudulent accounts, and be sure to get a copy of the report. Keep the phone number of your investigator handy and give it to creditors and others who require verification of your case.

**4. Stolen checks.** If you have had checks stolen or bank accounts set up fraudulently, report it to your financial institution. Ask your financial institution to stop payment on any outstanding checks about which you are unsure. Cancel your checking and savings account and establish a new one.



**5. ATM cards.** If your ATM or debit card has been stolen, report it immediately to your financial institution. Get a new card, account number and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your SSN or your birth date. Monitor your account statements, as you may be liable for any fraud that is not reported quickly.

**6. Social Security Number misuse.** Contact the Social Security Administration to report fraudulent use. As a last resort in the most serious case you might consider changing your social security number.

**7. Drivers license number misuse.** You may need to change your drivers