



# CONSUMER NEWS

## SAN DIEGO CITY ATTORNEY'S OFFICE

### Identity Theft

August 2009

Identity theft occurs when someone uses the personal identifying information of another person to obtain money or services. It is one of the fastest growing financial crimes, affecting 10 million victims in 2008. This newsletter offers tips to prevent you from becoming a victim of ID theft and explains the steps to take if your identity is stolen.

#### *GUARDING YOUR PERSONAL INFORMATION:*

To avoid becoming a victim of identity theft, take the following steps to safeguard your personal information:

1. Do not carry your Social Security card in your wallet.
2. Place passwords on your credit card, bank and phone accounts.
3. Keep your personal information in a secure place.
4. Shred documents that contain personal information, using a cross-

cut shredder, when you no longer need them.

5. Do not give out personal information on the phone, in the mail or on the internet unless you are sure you know the person/business and the information is necessary.
6. Do not respond to emails requesting personal information, as they may be from companies posing as a business with whom you deal. (This is called phishing.)
7. Do not put your outgoing mail in your unsecured mailbox for pickup. Deposit mail in a post office collection box.
8. If your mailbox is unattended during the day, consider getting a post office box or a locking mailbox.
9. Opt out of receiving offers for credit in the mail by calling 1-888-567-8688. This number is for the three nationwide credit reporting companies and one call will advise all of them to stop providing your information to potential creditors. Note: you will have to provide

your Social Security Number in order to opt out of receiving the mailings. This will prevent mail thieves from completing the forms and obtaining credit without your knowledge, in your name.

10. Install firewalls and virus protections on your home computers to prevent internet hackers from getting your private information.

11. When purchasing products on the internet, consider using a special credit card issued by your bank just for this purpose. Make sure the website where you input your personal information has a small lock in the bottom right corner indicating it is secure.

12. Avoid storing financial information in your computer. Before you dispose of your computer, be sure to wipe the hard drive clean of your personal information.

13. Do not enter foreign lotteries or contests if the solicitor requires you to provide personal information such as credit card,

Social Security number, or bank accounts.

14. Review your credit reports for each year. You are entitled to a free report from each of the reporting agencies each year. The credit agencies can be reached at:

- Equifax (800) 685-1111 or [www.equifax.com](http://www.equifax.com)
- Experian (888) 397-3742 or [www.experian.com](http://www.experian.com)
- TransUnion (800) 888-4213 or [www.transunion.com](http://www.transunion.com)

15. Guard your purse or wallet. Most identity theft occurs right after the thief steals or finds your purse or wallet.

***STEPS TO TAKE IF YOUR INFORMATION IS STOLEN:***

If you lose your wallet or find out that someone has used your identity to obtain money or services, immediately take the following steps:

1. Report the theft to the local police agency. You can report the information to the agency where you live, even if the person who took your wallet or information is in another city or country. Get a copy of the police report. You may need it to take the other steps below.
2. Contact your credit card companies to report the theft (or loss) and to cancel your accounts. The companies will issue you new cards with new account numbers.
3. Place a fraud alert on your credit reports by contacting one of the three credit reporting companies. Each company is required to contact the other two companies. The contacts are:
  - Equifax (800) 685-1111 or [www.equifax.com](http://www.equifax.com)
  - Experian (888) 397-3742 or [www.experian.com](http://www.experian.com)

- TransUnion (800) 888-4213 or [www.transunion.com](http://www.transunion.com)

Once you place the fraud alert in your file, the companies are required to provide you with a free copy of your credit report.

There are two types of fraud alerts:

- Initial alert—lasts for 90 days—use if your information has been lost, but no one has yet used the information
- Extended alert—lasts for 7 years—use when your information has been used by another person to obtain goods or services

The alerts inform anyone who does a credit check that your information has been compromised and the business should take extra steps to verify the identity of the person applying for credit in your name.

4. File a complaint with the Federal Trade Commission at 1-877-IDTHEFT. This allows the FTC to provide the information to the necessary law enforcement offices, which may lead to the arrest of the thief.

***LOCAL PROSECUTION:***

Our local law enforcement community is actively prosecuting identity thieves. There is a local Identity Theft Task Force consisting of state and local law enforcement agencies. The City Attorney's Consumer & Environmental Protection Unit handles identity theft crimes that are misdemeanors and occur in the City of San Diego. Most identity theft cases are handled by the San Diego District Attorney's Office. By reporting theft to the police, you provide the law enforcement agencies with the information we need to bring these thieves to justice.

***ADDITIONAL RESOURCES:***

Consumers in San Diego have several excellent resources to assist with privacy questions and identity theft. The Privacy Rights Clearinghouse has a good deal of helpful information at [www.privacyrights.org](http://www.privacyrights.org). The Identity Theft Resource Center helps victims of identity theft, at [www.idtheftcenter.org](http://www.idtheftcenter.org). Finally, the Federal Trade Commission maintains a website with helpful information on identity theft at [www.ftc.gov](http://www.ftc.gov).

---

---

**San Diego  
City Attorney's Office  
Consumer and Environmental  
Protection Unit  
(619) 533-5600**

---

---

Newsletter written by Tricia Pummil.

.....

The information provided in this newsletter is intended to convey general information and is not intended to be relied upon as legal advice.

To report violations of consumer protection laws, call the City Attorney's Hotline at **(619) 533-5600**.