

## IF YOU ARE A VICTIM OF ID THEFT

You must act quickly after learning you are a victim of identity theft or fraud. Even if there is no direct loss, fraudulent use of your information can devastate your credit. Take steps to reduce future loss.

- Keep a log of all correspondence, people, companies, and telephone conversations related to your identity theft or fraud.
- File a police report. Keep the report number and obtain a copy. You may need both to verify the crime for creditors.
- File a fraud affidavit with the Federal Trade Commission at [www.identitytheft.gov](http://www.identitytheft.gov)
- Contact the credit bureaus and ask for your file to be flagged with a fraud alert and add a victim's or consumer statement to your report.
- Contact all creditors immediately where your name has been fraudulently used and accounts opened. Dispute any charges in writing.
- If your checks or account information have been stolen, notify your bank and ask to have your account closed. Have the bank set up a password protection for any new accounts.
- Notify the local postmaster if your mail was stolen and used to open accounts. Make sure your mail is going to the correct address. [www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)
- Contact the DMV if your driver's license number was used fraudulently. [www.dmv.ca.gov](http://www.dmv.ca.gov)

## FRAUD FACTS

- 18 million people became victims of identity theft or fraud in 2015
- Tax ID and medical identity theft are on the rise
- ID theft can occur at any age (even to children and to those who are deceased)
- Victims of data breaches are 9.5 times more likely to become a victim of identity theft
- 9 out of 10 victims did not know their offender or how their information was obtained
- Thieves can use social media to find personal information
- The average victim spends more than \$500 and 30 hours resolving each identity theft crime

### **ONLINE CONTACTS & RESOURCES**

CA Dept of Consumer Affairs - [www.oag.ca.gov](http://www.oag.ca.gov)  
Federal Trade Commission - [www.identitytheft.gov](http://www.identitytheft.gov)  
Rocklin Police Department - [www.rocklinpd.com](http://www.rocklinpd.com)

### **CREDIT BUREAUS**

Equifax - [www.equifax.com](http://www.equifax.com)  
Experian - [www.experian.com](http://www.experian.com)  
Transunion - [www.transunion.com](http://www.transunion.com)

### **ROCKLIN POLICE DEPARTMENT**

4080 ROCKLIN RD  
ROCKLIN, CA 95677  
(916) 625-5400  
[WWW.ROCKLINPD.COM](http://WWW.ROCKLINPD.COM)

## ROCKLIN POLICE DEPARTMENT

# IDENTITY THEFT PREVENTION



# IDENTITY THEFT and FRAUD PREVENTION

Identity theft involves acquiring someone's identifying information and/or credit information, such as name, address, date of birth, social security number, in order to impersonate them.

This information enables the identity thief to commit forms of fraud using the victim's information to obtain money, credit, goods, services and other things of value in the victim's name, which may include, taking over the victim's financial accounts, opening new bank accounts, purchasing goods, filing taxes, applying for loans, credit cards, or benefits, and establishing services with utility and phone companies.

While you cannot completely prevent identity theft, you can reduce the risk of fraud by taking precautions every day. This may mean a change in the way you handle bills, accounts and personal information.

## COMMON METHODS OF IDENTITY THEFT

- Theft of mail from mailboxes
- Theft of wallets, purses, computers or smartphones
- Dumpster diving in the trash to obtain receipts, forms, applications or other documents with personal information
- Obtaining names, SSNs and account information from personnel, medical or customer files
- Data breaches of personal information from retailers or websites

## PROTECT YOUR IDENTITY

### CREATE STRONG PASSWORDS

Use a combination of uppercase and lowercase letters, numbers and symbols. Don't use the same password for multiple accounts.

### PHISHING SCAMS

Beware of requests that ask for personal or financial information. Never click on unknown links or attachments in emails.

### KNOW WHAT INFORMATION YOU SHARE ON SOCIAL MEDIA

Know the personal information you're sharing on social media and manage your account's privacy settings.

### PROTECT YOUR SMARTPHONE

Password lock your smartphone so that it can't be accessed if it is ever lost or stolen.

## PREVENTION TIPS

Shred unused pre-approved credit card offers and applications, receipts, bills, statements and other financial records. Secure important documents in a locked location.

Opt out of pre-approved credit offers by contacting [www.optoutprescreen.com](http://www.optoutprescreen.com) or by calling 888-567-8688

Regularly check your Social Security Earnings and benefits statement to confirm no one else is using your number

Source: All Clear ID, Next Advisor, BJS

## Monitor Your Credit & Sign Up for Identity Theft Protection Services

Choose a service that offers:



Provides 3-bureau credit report monitoring



Scans the Internet black market and chatrooms for any use of your credit cards, bank accounts, social security number or other personal information



Monitors public records and databases for changes to your name, address, or social security information.