

FRAUD AND IDENTITY THEFT INFORMATION

OXNARD POLICE DEPARTMENT
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IDENTITY THEFT DEFINED:

"Every person who willfully obtains personal identifying information of another person and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person..." "Personal Identifying Information" includes the following: "The name, address, telephone number, driver's license number, social security number, place of employment, employee identification number, mother's maiden name, demand deposit account number, savings account number, or credit card number, of an individual person." **(Penal Code Section 530.5 (a) and (b)).**

FRAUD AND IDENTITY THEFT PREVENTION TIPS:

- Do not routinely carry your social security card with you. Carry only the cards that you need. Keep your bank cards and identification cards safely secured, and keep a secure log of all account and ID numbers.
- Do not give your personal identifying information to anyone that you do not know or did not solicit their services. Do not give your information to anyone online or over the telephone.
- Do not leave anything containing your personal identity in your car or anyplace where someone could snatch it. Keep it securely locked at home or in a safe.
- Do not respond to any request that you send money or information to someone because you "won" a prize or a lottery or you "owe" money (unless you do) or you have a "warrant/fines" without verifying it yourself.
- Do not respond to anyone asking you to send money by "wire" transfer or "Western Union" or gift cards or pre-paid debit cards (you are sending cash – you won't get it back).
- Do not negotiate any check that is an over-payment, especially involving an online sale.
- Ask telemarketers where you can obtain printed information about their product if you are interested. Otherwise, hang up. Tell the caller not to call you again or you will report them to the FTC.
- Print, on the signature block of your credit card: "Demand Proper ID," so that clerks pay attention to your credit card use. Hide/cover your PIN when entering on a keypad.
- Obtain a credit report annually www.annualcreditreport.com or (877) 322-8228.
- Do not leave any mail clipped to a mailbox or in an unsecured location. Only use a secure/locking mailbox.
- Do not throw away unopened mail especially if it comes from a financial or credit institution – get a shredder.
- Consider going "paperless" for bill paying and banking activities.
- Pull on all parts of any place you swipe/insert your credit/debit cards. Don't get your card skimmed.

VARIOUS WEB SITES FOR ADDITIONAL INFORMATION:

- For an identity theft "Survival Kit": www.identitytheft.gov and www.idtheftcenter.org (888) 400-5530
- Federal Bureau of Investigation (FBI): www.ic3.gov
- Federal Trade Commission (FTC): www.ftc.gov
- Internal Revenue Service (IRS) for tax payer fraud: <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft>
- California Franchise Tax Board (FTB): https://www.ftb.ca.gov/online/Fraud_Referral/index.shtml
- Internal Revenue Service (IRS) for scams: https://www.treasury.gov/tigta/contact_report_scam.shtml
- United States Postal Inspection Service (USPIS): <http://ehome.uspis.gov/mailtheft/idtheft.aspx>
- Social Security: www.ssa.gov
- If you discover that you have become a victim of DL or ID card fraud, immediately contact your local DMV to report the misuse. For an appointment call 1-800-777-0133 or e-mail your inquiry to dlfraud@dmv.ca.gov.



WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT:

1. Take Care Of Your Identity/Credit Issues:

- Use the step-by-step recovery plan at www.identitytheft.gov/Steps .
- Accumulate all of the paperwork showing that you have been a victim.
- Keep a logbook of the names, addresses, and phone numbers of contacts you have made.
- Contact banks for your existing accounts with banks, credit card issuers, etc., and secure them as needed.
- Contact all creditors where fraud has occurred informing them that you are a victim of identity theft. Use the sample letter (below) and/or follow their protocol to report the fraud.

2. Crime Reporting:

- Contact your local police agency to initiate a preliminary report as a victim of identity theft.
- Obtain a copy of the police report pursuant to Penal Code Section 530.6.
- Contact the Department of Justice if you wish to be included in their database of identity theft victims pursuant to Penal Code Section 530.7 at www.ic3.gov and www.ftc.gov .
- Notify your local DMV office to put an alert on your license or to report the use of your license number.
- Get a copy of any credit application or bank account that was fraudulently filed or opened in your name by the unauthorized person, free of charge, pursuant to Penal Code Section 530.8.
- Ask the three credit bureaus for the name, address, and phone number of companies granting credit in your name.

The following is a sample letter to creditors with fraudulent accounts:

(Date)

Dear ____:

On (date) I received your letter demanding payment of (\$...). I did not open this account and incur this unpaid balance. An imposter wrongfully used my identity to obtain the credit/service. Your company extended credit and/or gave goods or services to an imposter. Your company, therefore, is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (date), I filed a crime report for identity theft with the Oxnard Police Department, in Oxnard, California, case no. ____ . This can be verified by contacting the Oxnard Police Department at (805) 385-7600.

Closing,

(Your name, address and phone number)

CONTACT THE FOLLOWING CREDIT REPORTING AGENCIES:

	To Report Fraud:	To Order A Report:	Website:
Experian Credit Agency	P.O. Box 9532 Allen, TX 75013 (888) 397-3742	P.O. Box 2104 Allen, TX 75013 (888) 397-3742	www.experian.com
Equifax Credit Agency	P.O. Box 740241 Atlanta, GA 30374 (800) 525-6285	P.O. Box 740241 Atlanta, GA 30374 (800) 685-1111	www.equifax.com
Trans Union Credit Agency	P.O. Box 2000 Chester, PA 19022 (800) 680-7289	P.O. Box 1000 Chester, PA 19022 (800) 916-8800	www.transunion.com