

EXAMPLE Dispute Letter Credit Card Issuer

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date) I received your letter demanding payment of (\$ amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/services to an impostor. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I have filed an Identity Theft report with the South San Francisco Police Department. The case number is (report number). This can be verified by calling the South San Francisco Police Department Records Division at 650-877-8900.

Closing,

(Your Name and Address)

Ask the credit bureaus for the names of any credit grantors that fraudulent accounts have been opened. Ask that the related inquires be removed due to the fraudulent access. Ask the credit bureaus to notify anyone that has received your credit report in the last six months and alert them to any disputed or fraudulent information. They are required to remove the fraudulent accounts from your report when you supply them with your police report (1785.16(k) Civil).

- CREDITORS:** Contact all creditors immediately with whom your name has been fraudulently used. You may need to fill out a fraud affidavit.
- CHECKS:** If your checks have been stolen or your bank information used fraudulently, report it to the bank. Put a "stop payment" on the checks in question and have the bank close your accounts and obtain new ones. Have the bank set up a password for the new accounts.
- SOCIAL SECURITY NUMBER:** Call the Social Security Administration (800-772-1213) to report the fraudulent use.
- DRIVERS LICENSE:** If someone uses your drivers license to write a fraudulent check you may need to change your number. Contact the DMV (<http://www.dmv.ca.gov>) and put an alert on your number. You may need to go to your local DMV office and file a complaint so an investigation can be authorized.
- POSTAL FRAUD OR CHANGE OF ADDRESS:** One method of identity theft involves sending your mail to another address. This allows the thief to intercept your personal information as it arrives in the mail. If this occurs, contact your local postmaster. Find where your mail is going and notify the postmaster of the related office.

FEDERAL AGENCIES:

- Department of Justice
www.ag.ca.gov/idtheft/general.htm
- Federal Trade Commission
www.ftc.gov
- California Dept. of Consumer Affairs.
www.dca.ca.gov

REPORTING FRAUDULENT USE OF YOUR CHECKS:

- National Check Fraud Center: 843-571-2143
- CheckRite : 800-766-2748
- CrossCheck, Inc: 707-586-0551
- Certegy Check Services (*Formerly Equifax Check Services*): 800-337-5689
- National Processing Co. (NPC): 800- 526-5380
- Scan: 800-262-7771
- Telecheck - 800-710-9898 -or- 800-927-018
- Federal Trade Commission Identity Theft Hotline - 877-438-4338

SOCIAL SECURITY ADMINISTRATION:

To order your Social Security Earnings and Benefits Statement:

- Data Operations Center
P.O. Box 7004
Wilkes Barre, PA 18767
Telephone: (800) 772-1213
To Report fraud: 800-269-0271
Web site: www.ssa.gov/

TO REMOVE YOUR NAME FROM MAIL AND PHONE LISTS:

- Direct Marketing Association
- Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735
- Telephone Preference Service
P.O. Box 9014
Farmingdale, NY 11735

VICTIM ADVICE AND ASSISTANCE:

- Privacy Rights Clearinghouse
1717 Kettner Boulevard, Suite 105
San Diego, CA 92101
Telephone: 619-298-3396
Web site: www.privacyrights.org/
- California Public Interest Research Group
11965 Venice Boulevard, Suite 408
Los Angeles, CA 90066
Telephone: 310-397-3404
Web site: www.pirg.org/calpirg

UNAUTHORIZED USE OF PERSONAL IDENTIFYING INFORMATION.

IDENTITY THEFT

WHAT IS IDENTITY THEFT?



Identity theft is the fastest growing crime in history. Each year an estimated 500,000 people become victims of this type of fraud. Identity theft involves acquiring key pieces of someone's identifying information. This can include your name, address, date of birth, social security number, or mother's maiden name. With this information a criminal can commit numerous forms of fraud both to you and to others while using your identity.

The law making Identity Theft a crime was enacted in 1998. The crime of Identity Theft is described in 530.5 of the California Penal Code.



South San Francisco Police Department
33 Arroyo Dr., Suite C
South San Francisco, CA 94080
650-877-8900

Section 530.6 of the California Penal Code requires the law enforcement agency within the jurisdiction you live, to complete a crime report documenting the crime. If the crime was committed in a different jurisdiction, the law enforcement agency may refer the matter to the law enforcement agency where the crime was committed for investigation and prosecution.

COMMON METHODS OF IDENTITY THEFT.

Identity theft can occur in daily consumer transactions in a variety of ways. For example:

Mail Theft - Stealing mail from mailboxes to obtain credit cards, bank and credit card statements, pre-approved credit offers, financial or tax information.



"Dumpster Diving" - in your trash for credit card and loan applications that can contain SSN's.

"Insider Access" - An employee of a business may wrongfully retrieve personal identification information that the business has collected for legitimate reasons. The employee then may sell the information and obtain credit in the consumer's name.

Purse or Wallet Loss or Snatching - The thief may use the consumer's stolen or lost personal identification information to obtain credit in the consumer's name.

Posing as an employer, loan officer, or landlord to get a copy of your credit history.

Obtaining names and SSN's from personnel or customer files in the workplace (i.e., paycheck stubs or applications).

Internet - Searching internet sites that list public records or use fee-based research services.

HOW CAN YOU PREVENT BEING A VICTIM?

While you cannot prevent identity theft, you can reduce your risk of fraud by following some guidelines. The most important one is to check your credit report at least once a year. If you do become a victim of identity theft, you can catch it early by checking your credit report regularly.



Other steps you should consider:

- Do not carry your Social Security card, your birth certificate, or passport with you unless you need it for a specific reason.
- Do not print your driver's license or social security number on your check.
- Do not carry more than two credit cards with you.
- Always take credit /debit card receipts with you. Never throw them in a public trash can.
- Do not leave bill payment envelopes at your mailbox for the postal carrier to pick-up, especially with the little red flag up. This is an invitation.
- Shred unused pre-approved credit card applications, receipts, bills, and other financial information.
- Cancel your unused credit cards and limit the number of open credit card accounts you have.
- Never give out personal information over the phone unless you initiated the call and have a trusted business relationship with the person.
- Release your Social Security number only when necessary.
- If you are missing a credit card statement or it appears late, a thief may have filed a change of address request with the post office or the creditor. Call the creditor and check if there have also been additional cards requested. Call the post office to check on a change of address request.
- If you shop on the Internet, use a secure browser (look for https: in the browser address) or place your order by phone or mail.

- Check with your Social Security Earnings and Benefits statement once a year to confirm no one else is using your number.
- Consider getting an unlisted home phone number.
- Make a list or photocopy of all your credit cards and keep this in a safe place.
- When making new passwords, do not use easily guessed ones like your birthday or social security number. Never carry a list of passwords with you.
- When ordering new checks, pick them up at the bank instead of having them mailed to your home.
- Shield the keypad when at an ATM or using a phone calling card.
- Opt-out of pre-approved credit offers by contacting www.the-dma.org or call 888-567-8688. You can request to be removed from mailing and calling lists.

South San Francisco Police Department

Report Number: _____

Officer: _____

IF YOU ARE A VICTIM OF ID THEFT.

A victim must act quickly after learning that they are a victim of identity theft. This can prevent further use of the victim's credit identity. Keep a log of the date, time and substance of all person and telephone conversations related to the theft. File a police report. Keep the report number and obtain a copy of the report. You may need both to verify the crime to creditors.

- CREDIT BUREAUS:** Ask that your file be flagged with a fraud alert and add a victim's consumer statement to your report.

www.Equifax.com 800-525-6285
www.Experian.com 888-397-3742
www.Transunion.com 800-680-7289

EXAMPLE Dispute Letter Credit Bureau

(Date)

Dear (Creditor Name/Collection Agency Name):

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)

This item is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position. Please investigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

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Closing,

(Your name and address)