Identity Theft
Prevention
www.lapdonline.org

Credit Reporting Bureaus

Contact credit reporting bureaus for names and telephone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit reporting bureau to remove inquiries that have been generated due to the fraudulent access. You may also ask the credit reporting bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information (two years for employers). The nearest office of the Consumer Credit Counseling Service of Los Angeles might be able to give you advice on removing fraudulent claims from your credit report. Call 800-388-2227.

Immediately call the fraud units of the three credit reporting bureaus, i.e., Equifax (1-800-525-6285), Experian (1-888-397-3742) (formerly TRW) and TransUnion (1-800-680-7289). Report the theft of your credit cards or numbers. Ask that your accounts be placed on hold. Also, add a victim statement to your report, up to 300 words (“My Identification has been used to apply for credit fraudulently. Contact me at [telephone number] to verify all applications”). Be sure to ask how long the fraud alert is posted on your account, and how you can extend it if necessary. Be aware that these measures may not entirely stop new fraudulent accounts from being opened by an imposter. Ask the credit bureaus in writing to provide you with copies every few months so you can monitor your credit report.

You may contact the Los Angeles Police Department by calling the following, toll free, at 1-877-ASK-LAPD (1-877-275-5273) or TTY 1-877-275-5273 for the hearing impaired. You may also visit the Los Angeles Police Department’s Web site at www.lapdonline.org and clicking on the “Crime Prevention Tips” icon.

Should you have information regarding a criminal investigation or activity, please contact your local police station or the LAPD crime hotline at 1-877-LAWFULL (1-877-529-3855).

Los Angeles Police Department
Community Relations Section
Crime Prevention Unit
150 North Los Angeles Street
Los Angeles, CA 90012
(213) 485-3134
www.lapdonline.org

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As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services, and activities.

checking and saving accounts and obtain account numbers. Ask the bank to issue you a secret password that must be used in every transaction (not your mother’s maiden name). Write a form letter that can be mailed or faxed whenever you receive an inquiry about fraudulent checks written on your bank account. The letter should have a brief description of what happened, check numbers and check manufacturer (obtained from your bank), bank account number, card number (assigned by police or the law enforcement agency with jurisdiction), the name of the police or sheriff detective/investigator handling your case, and the name and telephone number of the customer service representative at your bank.

You may be asked by banks and credit grantors to fill out and notarize fraud affidavits, which are costly. The law does not require that a notarized affidavit be provided to creditors. A written statement and supporting documentation should be enough (unless the creditor offers to pay the notary). Only burdensome requirements by creditors should be reported to federal government authorities.

The Secret Service has jurisdiction over financial fraud cases but it usually does not investigate individual cases unless the dollar amount is high and/or you are one of many victims of a financing. To alert the Secret Service in your case you may want to ask the fraud division to seek this for you. Do not change your situation and/or banks, as well as the police or sheriff detective/investigator to notify the particular Secret Service agent they work with reporting your case.

Call the Social Security Administration (SSA) to report fraudulent use of your Social Security number. Also, order a copy of your Social Security Earnings and Benefits Statement and check it for accuracy. As a last resort, you might want to change your number. The SSA will only change it if you fill out their fraud victim statement. Caution: This step should not be removed for only the most extreme situations. You must be able to notify all creditors and credit reporting agencies of your new Social Security number.

Notify the local Postal Inspector if you suspect an identity thief fraudulently change address with the post office or has used the mail to commit credit or bank fraud against you. Notify the local Postal Inspector if you suspect mail theft. Theft of mail is a felony (find the local Postmaster to obtain the telephone number). Find out where fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your own address. You may also need to talk with your mail carrier.

If you have a passport, notify the passport office to be on the lookout for anyone ordering a new passport fraudulently. The letter should give a brief description of what happened, check numbers and check manufacturer (obtained from your bank), passport number, card number (assigned by police or the law enforcement agency with jurisdiction), the name of the police or sheriff detective/investigator handling your case, and the name and telephone number of the customer service representative at your bank.

You may want to change your driver license number if someone is using your license as identification to pass bad checks. Call the Department of Motor Vehicles (DMV) to see if another has been issued in your name. Roma fraudulently in your DM-VeII and certify your DM-VeII to request a new driver license number. Also, file a DM-VeII and start a fraud investigation process. Send supporting documents with the completed form to the nearest DM-VeII investigation office. Report promptly.

You may want to consult an attorney to determine legal action to take against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or negligence is involved. Call the local Bar Association to find an attorney who specializes in consumer law and the Fair Credit Reporting Act.

Pay attention to your own mental health. Victims of identity theft often report they are overwhelmed. They often feel isolated, even powerless, due to the fact that they report the law enforcement agency has notified the crime victim forward to help them. Psychological counseling may help you deal with the stress and anxiety commonly experienced by victims. Discuss your situation with a trusted friend, spiritual advisor or counselor.

Don’t give in and do not pay any bill or portion of a bill, which is the result of Identity Theft. Do not pay any checks, which were written and/or cashed fraudulently. Your credit rating will now be permanently affected, and no legal action should be taken against you. If any merchant, financial institution or collection agency suggests otherwise, simply insist your willingness to cooperate but do not allow yourself to be charged into paying fraudulent bills. Write to your state and federal legislators. Demand stronger privacy protection and fraud assistance by creditors and credit reporting bureaus.

Finally, speak with the detective investigating your case, he or she may be able to assist you in obtaining a fingerprint comparison of the suspect. You can also be assured of having the name and address of an arrest. You may be able to obtain information regarding any warrants connected to the arrest, this may also help in establishing your credit or obtaining a new social security number.
The crime of Identity Theft is on the rise and it has become a significant problem for the LAPD and for people who reside in the City of Los Angeles. This is because there has been an increase in the number of reported Identity Theft incidents and in the level of fear within the community. Additionally, the Identity Theft issue continues to receive considerable media attention.

The LAPD believes there could be as many as 2000 reported Identity Theft incidents within the City of Los Angeles in 1999. To more effectively coordinate Identity Theft investigations, the LAPD now investigates these crimes through their Financial Crimes Division. The LAPD encourages anyone victimized by Identity Theft to contact the LAPD or their local law enforcement agency to report the incident.

Avoid Becoming a Victim of Identity Theft

To reduce the amount of personal information that is in circulation consider the following:

- Remove your name from the marketing lists of the three major credit reporting agencies, i.e., Equifax, Experian (formerly TRW) and Trans Union. This will limit the number of pre-approved offers of credit that you receive. Additionally, if they are thrown away in the trash, these potential targets of identity thieves will use them to order credit cards using your identity.
- Sign up for the Direct Marketing Association’s Mail Preference Service and the Telephone Preference Service. By signing up your name is added to computerized name deletion lists used by national marketers.
- Have your name and address removed from telephone book and awareness publications.
- Install a locked mailbox at your residence or business to reduce mail theft or tampered attempts.
- When you receive mail that does not have your name or address, have them sent to your office or arrange to pick them up at your bank.
- If you pay bills with a time payment remittance system, have checks with a microprint pattern and password.
- Use a fine-point permanent marker to cross out your account numbers, account names, card numbers and expiration dates on checks.
- Whenever you set up automatic payments, request a special password that only you would know. Other passwords are easy to intercept by identity thieves.
- Order your credit report once a year from each of the three major credit agencies to check for inaccuracies and fraudulent use of your accounts. Make sure that you recognize every line of information established in your file.
- Always take credit card receipts with you. Never throw them in a public trash containers.
- Keep a list and/or photocopy of all your credit cards, account numbers, expiration dates and telephone numbers of the customer service and fraud departments in a secure place (not your wallet or purse) so you can quickly contact your creditors in case your credit cards are stolen.
- Do the same with other sensitive information like credit card card numbers and expiration dates in your wallet or purse.
- Have your Social Security Earnings and Benefits Statement once a year to check for fraud.
- Do not use your Social Security number, date of birth, middle name, the name of your family pet, or a series of numbers that is easy to identify or remember.
- Ask your financial institution to set up a security feature on your card.
- When you receive a new or reissue of a credit card, verify the account number and card number are correct before using the card.
- Always take credit cards with you.
- When you pay bills, do not place the envelopes containing your checks in your home mailbox for the letter carrier to pick up.

If you become the victim of Identity Theft, it is important to act immediately to stop the thief’s further use of your identity. Unfortunately, at this time victims themselves are burdened with resolving the problem. It is important to act quickly and assertively to minimize the damage. In dealing with authorities and financial institutions, keep a log of all conversations, dates, names, and telephone numbers. Note the time spent and any expenses incurred. Confirm conversations in writing. Provide your police report number to expedite reporting the crime.

Send correspondence by neighborhood mailbox. Write checks with a fine-point permanent marker. Do not use the last four digits of your social security number, date of birth, middle name, the name of your family pet or any other personally identifying information. Discourage your bank from using the last four digits of the social security number as the PIN they assign to customers.

If you have had checks stolen or bank accounts set up fraudulently, notify your bank. Report the fraud to check verification companies. Place stop payments on any outstanding checks that you are unsure of. Cancel your neighborhood mailbox. Write checks with a fine-point permanent marker.

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- Have your name and address removed from telephone book and awareness publications.
- Install a locked mailbox at your residence or business to reduce mail theft or tampered attempts.
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- Always take credit card receipts with you. Never throw them in a public trash containers.
- Keep a list and/or photocopy of all your credit cards, account numbers, expiration dates and telephone numbers of the customer service and fraud departments in a secure place (not your wallet or purse) so you can quickly contact your creditors in case your credit cards are stolen.
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