

Resources

Credit Reporting Bureaus:

Equifax:

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374

Fraud alert: Call 1-888-766-0008

Credit report: Call 1-800-685-1111

<http://www.equifax.com/home>

Experian:

Experian National Consumer Assistance
P.O. Box 9530
Allen, TX 75013

Fraud alert: Call 1-888-397-3742

Credit report: Call 1-877-322-8228

<http://www.experian.com>

TransUnion:

TransUnion Fraud Victim Assistance Dept.
P.O. Box 2000
Chester, PA 19016-2000

Fraud alert: Call 1-800-680-7289

<http://www.transunion.com>

Opt-out of credit and insurance mailing lists:

1-888-5-OPTOUT (1-888-567-8688) or
www.optoutprescreen.com

Annual free credit report:

www.annualcreditreport.com or
1-877-322-8228

Additional Resources

Identity Theft Resource Center

www.idtheftcenter.org

Toll-free, no-cost victim assistance:
1-888-400-5530

Federal Trade Commission:

Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
Toll-free: 1-877-ID-THEFT (438-4338)
<https://www.identitytheft.gov/>

Social Security Administration:

Social Security Fraud Hotline
P.O. Box 17785
Baltimore, Maryland 21235
Report fraud: 1-800-269-0271
www.ssa.gov

United States Postal Inspectors:

Stolen mail or suspected unauthorized
change-of-address: 1-877-876-2455
<http://www.usps.com/postalinspectors/>

LA County District Attorney's Office:

Consumer Protection Division: 213-580-3273

California State University Police Department

Crime Prevention & Community Relations Unit

18111 Nordhoff St.

Northridge, Ca 91330-8282

www.csun.edu/police

Phone: 818-677-4997

Fax: 818-677-5816

Identity Theft



CSUN | DEPARTMENT OF
POLICE SERVICES

A Service of the Crime Prevention Unit

The Crime of Identity Theft:

Someone is using your identifying information (name, date of birth, social security number, etc.) to obtain goods, services, credit and/or open fraudulent bank accounts.

Theft Prevention

The more difficult you make it to steal your information the harder it is for the suspect to make someone else a victim.

DO NOT:

- Do not give out personal information in response to unsolicited offers by internet, phone, mail, or in person. Criminals may be posing as legitimate business people, charity workers or law enforcement to gain your trust and your money.
- Do not open email, files, hyperlinks or download programs from people or companies you do not know. You could unknowingly infect your computer with a virus or malware.
- Do not use automatic password log-in features on your computer. If your computer is stolen, your personal information could be compromised.
- Do not hesitate to notify authorities if you suspect you may be the victim of identity theft.

DO:

- Limit the number of credit cards you carry. This will minimize the damage that can be done if your wallet or purse is stolen.
- Protect your social security number. Do not carry it with you. If you must give your number find out why they need it and if you can give some other information instead.
- Remove your mail as soon as possible. Shred all papers containing personal identifiers or financial information (credit card offers, bills, etc.).
- Protect your computer. Continually check for updates of your computer's operating system; install anti-spyware, and set firewall preferences.
- For passwords use a combination of numbers, symbols and letters (upper and lower case).
- Call **1-888-5-OPTOUT** (1-888-567-8688) or www.optoutprescreen.com to have your name removed from direct marketing lists. This will prevent unsolicited credit card offers from arriving. This service is good for five years.
- Take advantage of your FREE annual credit check, www.annualcreditreport.com or 1-877-322-8228. Federal law requires the major consumer reporting companies to give you a free copy of your credit report once a year upon request.

Watch for the signs:

- ◆ Bills that do not arrive as expected.
- ◆ Unexpected bills or credit card statements.
- ◆ Denials of credit for no apparent reason.
- ◆ Calls about purchases you *did not* make.
- ◆ Finding withdraws in bank accounts you cannot account for.



What to do if you are a victim of Identity Theft

1. **Immediately close the accounts** you believe have fraudulent transactions. Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when.
2. **Place a fraud alert** with all three credit reporting agencies. The fraud alert will notify credit issuers that fraudulent activity maybe taking place on your account.
3. **Make a police report** with the agency that you live in. In California, law enforcement agencies are required to take a report. Furnish documentation to the police proving you are a victim (such as documentation from the credit agencies/bank transactions). Get information from the agency on how to obtain a copy of the report for your records.
4. **Contact the Federal Trade Commission (FTC)** and file a report. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

