

Additional: Call the Fraud Units at each of the three credit bureaus to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts. Furthermore, request a copy of your credit report be mailed to you.

### **Banks**

- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password if there is a problem.
- If you have any checks stolen or bank accounts set up fraudulently, immediately report it to the following companies:

**National Check Fraud Service:** 843-571-2143

**SCAN:** 800-262-7771

**TeleCheck:** 800-710-9898

### SAMPLE LETTER "Courtesy Notice"

(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 me, wrongfully used my personal information to obtain a line of credit/services. Your company extended a line of credit/services to someone other than me. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (date), I filed an identity theft report with the Santa Barbara County Sheriff's Office. The case number is \_\_\_\_\_, and a copy of the report can be obtained by contacting the Santa Barbara County Sheriff's Office, Criminal Records Division at (805) 681-4180.

(Your name and address)



**BILL BROWN**  
Sheriff-Coroner

### **Information Web Sites**

Federal Trade Commission  
[www.ftc.gov](http://www.ftc.gov)

CA Department of Consumer Affairs  
[www.dca.ca.gov](http://www.dca.ca.gov)

Privacy Rights Clearing House  
[www.privacyrights.org](http://www.privacyrights.org)

U.S. Government Accounting Office  
[www.gao.gov](http://www.gao.gov)

U.S. Postal Inspection Service  
<https://postalinspectors.uspis.gov/>

International Association of Financial Crimes Investigators  
[www.iafci.org](http://www.iafci.org) (go to links section)

## **SANTA BARBARA COUNTY SHERIFF'S OFFICE HEADQUARTERS**

P.O. Box 6427  
4434 Calle Real  
Santa Barbara, CA 93160-6427  
(805) 681-4100

**SBSO STATIONS**  
**BUELLTON (805) 686-8150**  
**CARPINTERIA (805) 684-4561**  
**ISLA VISTA (805) 681-4179**  
**LOMPOC (805) 737-7737**  
**NEW CUYAMA (661) 766-2310**  
**SANTA MARIA (805) 934-6150**  
**SOLVANG/SANTA YNEZ (805) 686-**

**WEB-SITE:** [www.sbsheriff.org](http://www.sbsheriff.org)

## **SANTA BARBARA COUNTY SHERIFF'S OFFICE**

**BILL BROWN**  
Sheriff-Coroner

## **IDENTITY THEFT**



Unauthorized Use of Personal  
Identifying Information  
§ 530.5 PC

(a) Every person who willfully obtains personal identifying information, as defined in subdivision (b), 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, is guilty of a public offense.

# IDENTITY THEFT

**What is Identity Theft?** Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number, and mother's maiden name, in order to impersonate that person. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards, and social security and benefits, renting apartments, and establishing services with utility and phone companies.

**What to do if you become a victim:** The Federal Trade Commission (FTC) has put together an all-encompassing ID Theft worksheet, which will greatly assist victims in documenting their situation. The workbook provides detailed directions so individuals may attempt to rectify the problem. The workbook contains a number of excellent tools for victims, including an ID Theft affidavit, which a victim should fill out and send to the involved credit companies. It also contains worksheets to document activities and efforts to clear the credit history. The *Take Charge: Fighting Back Against Identity Theft* booklet can be accessed at this email address:

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf> or by calling the FTC's toll free number 1-877-IDTHEFT (1-877-438-4338).

## Preventive Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office.
- Do not leave mail in unsecured mail receptacles.

- Never give personal information over the telephone such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit receipts, bills, and other financial information you do not want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and ID's, cancel the ones you do not use, and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions, in advance, of any change of address or phone number.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it has not arrived in a timely manner, call the bank or credit card company involved.

- Report all lost or stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

**Internet and On-Line Services:** Use caution when disclosing checking account number, credit card numbers, or other personal financial data at any Web site or on-line service location unless you received a secured authentication key from your provider.

When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment services by disclosing passwords or the credit card account number used to subscribe. Do not give them out!

## Credit Bureaus

### Equifax:

PO Box 74021, Atlanta, GA 30374-0241

- To order your report, call: **800-685-1111**
- To report fraud, call: **800-525-6285**

### Experian:

PO Box 949, Allen, TX 75013-0949

- To order your report, call: **888-397-3742**
- To report fraud, call: **888-397-3742**

### Trans Union:

PO Box 6790, Fullerton, CA 92834

- To order your report, call: **800-916-8800**
- To report fraud, call: **800-680-7289**