# IDENTITY THEFT

Identity theft occurs when one's personal information is stolen by others and used to commit fraud and other crimes. Every year, many unfortunate Americans are victims of identity theft. The good news is that there are steps that you can take to deter the theft of your identity. Suggestions for preventing identity theft and what to do if you suspect your personal information has been compromised are discussed below.

**THE TROUBLE WITH TRASH**

Thieves are NOT above "dumpster diving" in the search for your personal information; in fact, it is a tried and true method of stealing identities. You should always shred all documents and items that you dispose of containing your personal financial information, especially documents identifying your social security number.

Pre-approved credit card applications often contain enough information for an identity thief to obtain a credit card in your name. You should shred credit card applications before disposing of them. You may wish to take steps to have this kind of "junk mail" stopped altogether. This can be accomplished by sending a letter to each of the credit bureaus (Equifax, Experian, and Transunion).

**PASSWORDS AND PINS**

Passwords and personal identification numbers (PINs) are the keys to your accounts and should always be kept private. Banks, financial institutions, and other payment processors will not ask for your password or PIN to your accounts. Should you receive a phone call or an email requesting this information, you should avoid giving the information to the requesting party, and hang up or delete the email.

**IF IT SOUNDS TOO GOOD TO BE TRUE…**

Would-be thieves have developed a variety of creative scams for eliciting personal information. Current popular scams include emails that lead the recipient to believe that he or she has won a lottery or inherited money and needs only to provide an account number or other information to receive payment. You should not respond to any such emails or transmit any of your personal information under such circumstances.

Another popular current scam involves a party sending a victim a phony check or money order. The victim is asked to deposit the money into the victim's bank account and then wire funds to the scammer. The victim deposits the money and the checks are later returned as fraudulent. In this situation, the victim can be held liable for the transferred money since the bank has suffered a loss of these funds. Thus, the victim will have to repay the bank for wiring funds that were never collected, and the scammer now has the victim's account and personal information.

**PROACTIVELY ADDRESS PROBLEMS**

You should always carefully check all statements you receive from banks, credit card companies, and other financial institutions. Review these documents for unauthorized charges and unusual

activity. Additionally, order credit bureau reports on a yearly basis to ensure that there are no unauthorized accounts attached to your social security number.

Notify your bank and credit card companies immediately if you believe that your account information or social security number has been compromised. Ask for guidance in obtaining new account numbers and closing old accounts. Notify all three credit bureaus (Equifax, Experian, and Trans Union) and request an alert placed on the compromised social security number to ensure that no accounts or loans are opened under that social security number. Accounts and financial information should be monitored extremely carefully for an extended period of time following any suspected identity theft.

**Getting Help**

***General Legal***
Student Legal Services, 858.534.4374 or http://sls.ucsd.edu

***General Identity Theft Information***
U.S. Federal Trade Commission,
Many articles on identity theft and related topics.
http://www.ftc.gov

***To Obtain Your Credit Report***
877.322.8228
http://annualcreditreport.com

***Local Resources***
County of San Diego – District Attorney's Office,
Identity Theft Hotline
619.531.3660
http://www.sdcda.org/protecting/identity.php

San Diego Police Department – Financial Crimes Unit
619.531.2000
http://www.sandiego.gov/police/about/financial.shtml