

ID THEFT: PROTECTING
and RESTORING
YOUR GOOD NAME



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Promoting Financial Literacy

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Introduction

Identity theft has been called the fastest-growing crime in the United States with over eleven million victims in 2009. Some of the costs were:

Average out-of-pocket costs per victim \$373 ¹

Average time to resolve identity fraud is 21 hours ¹

These statistics include millions of people whose identifying information was compromised, but who were not victims of fraud; that is, their ID was stolen, but because they or law enforcement acted quickly, their financial accounts were not compromised. These consumers still pay a cost to restore the security of their personal information, but they pay far less than those who suffer from a full-on case of identity fraud. Those whose financial accounts are fraudulently accessed by thieves can expect to pay far more than the average costs indicated above.

Not only do identity fraud victims spend money out of pocket to clear up their records, but while they are doing so, victims are unjustly harassed by debt collectors, denied credit or employment opportunities, lose their cars or their homes, or are repeatedly arrested for crimes they did not commit.

Identity theft has been the number one complaint filed with the Federal Trade Commission for the past six years.² The term "identity theft" or "identity fraud" refers to crimes in which someone obtains and uses another person's personal identifying information to commit unlawful acts, usually for financial gain.³ It is a very serious crime that cost consumers and businesses over \$52 billion in 2004.⁴

- In 2007 8.1 million Americans became victims.
- In 2008, that figure rose to 9.9 million.
- In 2009, more than 11 million adult consumers were victimized.
- Total fraud amount \$48 billion to businesses.
- New account fraud avg. cost to victims \$4,849 per incident.
- Young adults (18-24) highest rates of ID Fraud than any other group.

California leads the nation in providing legal rights and remedies for identity theft victims, many of which have been extended to other states by the 2003 amendments to the Federal Fair Credit Reporting Act.⁵

1 See the "2010 Identity Fraud Survey Report," from Javelin Research and Strategy and the Better Business Bureau, available at <http://www.javelinstrategy.com>. The Federal Trade Commission's "Synovate Report of Identity Theft Survey," September 2004, is available at <http://www.consumer.gov/idtheft/stats.html>. The California statistic is derived by applying the rate of identity theft in the adult population, 4.3% in 2004, according to the Javelin-BBB report, to the adult population of California, 26,927,116, according to the Department of Finance Demographic Research Unit.

2 See the Federal Trade Commission's "FTC Identity Theft Survey Report," November, 2007, available at www.ftc.gov.

3 California Penal Code section 530.5 defines the crime as when a person "willfully obtains personal identifying information...of another person, and uses that information for any unlawful purpose, including obtaining, or attempting to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person...."

4 According to the Javelin-BBB survey report cited above.

5 The Fair and Accurate Credit Transactions Act (FACTA) of 2003 amended the Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681 et seq. Most of the new consumer and identity theft victim rights took effect in by December 1, 2004, although some are not yet in effect pending the issuance of regulations by the Federal Trade Commission. See the section on Consumer Perspectives for more information.

What is Identity Theft?

When your personal information is stolen, and name, address, social security number, date of birth, PIN, password, etc. are used by the thief to access your accounts or open new accounts to obtain goods and services.

An identity thief may...

- Steal wallets and purses containing your identification and credit and bank cards.
- Steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- Complete a change of address form to divert your mail to another location.
- Rummage through your trash or the trash of businesses, for personal data in a practice known as “dumpster diving.” This is not illegal and trash is not considered your personal property.
- Fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for – and a legal right to – the information.
- Get your business or personal records at work.
- Get personal information by working in your home – housekeeping services, construction, home repair, carpet cleaning, etc.
- Use personal information you share on the internet through “phishing scams.” The perpetrator will send out an email to thousands of email addresses, purporting to be from a financial institution, or a business with which many people might have an account, such as eBay. The email has all the proper logos, and looks very official. It states that the business is updating its accounts, or checking for fraud, or some other such excuse, and ask the recipient to respond with their personal information, including their account numbers, so that their account can be confirmed and updated. Treat any email asking for personal information as fraudulent.
- Obtain your information through social networking sites, by accessing your profile or using information contained there to guess your passwords or answers to security questions.
- Buy your personal information from “inside” sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.
- “Shoulder surf” by looking over your shoulder or using binoculars at ATM machines to capture your Personal Identification Number (PIN)
- Call your credit card issuer and while pretending to be you, ask to change the mailing address on your credit card account. The identity thief then runs up charges on your account. Because your bills are being sent to the new address, your credit and even new credit lines opened under your identity can be maxed out before you even realize something is wrong.
- Call your credit card issuer and pretend to be you, then ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take some time before you realize there’s a problem.
- Open a new credit card account in your name, using your stolen Social Security number. When they don’t pay the credit card bills, the delinquent account is reported on your credit report.
- Establish phone or wireless service in your name.
- Open a bank account in your name and write bad checks on that account.

- File for bankruptcy under your name to avoid paying debts they've incurred under your name, or to avoid eviction.
- Counterfeit checks or debit cards and drain your bank account.
- Buy cars by taking out auto loans in your name.

Often, the thief may sell your personal information to others (sometimes over and over), making it harder to trace the source of the crime and compounding the effects of the original theft.

- Jury duty scam – someone pretending to work for the local court calls you and claims you've failed to report for jury duty. You are told that a warrant has been issued for your arrest.

–The scammer then asks the victim for confidential information for “verification” purposes.



Identity Theft Prevention Tips

While no one can be 100% safe from identity fraud, the key actions recommended should help to minimize the risks or the pain of becoming a victim of identity fraud. Avoiding identity theft is not simple, but there are several common sense things that consumers can do. The identity theft problem has been studied for several years and here are some suggestions for consumers:

- Keep personal information in a safe place, such as a safe or lock box, and avoid storing documents in easily accessible places like vehicle glove boxes or day planners.
- Report lost or stolen cards and checks immediately.
- File a police report immediately, indicating the information that was stolen.
- Photocopy all the contents of your wallet. Copy both sides of each license, credit card etc. This way, you will know what you had in your wallet if it is stolen and you will have all the account numbers and phone numbers to call and report the theft. Keep photocopies in a safe place – fire proof lock box, safe, or safety deposit box.
- Photocopy your passport.
- Cancel and cut up unused credit cards – or keep in a fire proof lock box or safe.
- Do not sign the back of your credit cards – instead put “Photo ID Required”
- Don’t give your Social Security or account numbers over the phone to anyone who has called you, or to anyone you don’t know. (Don’t be afraid to ask why your information is needed and how it will be used.)
- Shred documents that contain personal information (bank statements, credit solicitations, tax notices, investment statements, etc.).
- Cancel your paper bills and statements wherever possible and instead have your statements sent to you online and pay bills online.
- If you must use paper statements and receive them in the mail, pay attention to your billing cycles. Follow up with your creditors when your bills don’t arrive on time – it may be a sign that your address was changed by an identity thief who has taken over your account.
- Do not place outgoing mail in your mailbox. Deposit mail in a U.S. mailbox or at the post office to reduce the chance of mail theft.
- Monitor your statements for unauthorized charges and dispute them immediately.
- Refrain from carrying unnecessary information such as PINs, passwords, or Social Security numbers in your wallet or purse.
- Keep highly sensitive financial information (such as bank statements, log-ins for online banking accounts, ATM card PINs or paper checks) away from where others, including family members, friends, neighbors, and domestic employees, could potentially access it.
- Put passwords on your credit, bank and phone accounts. Avoid using easily available information like your mother’s maiden name, your birth date, the last four digits of your Social Security number, phone number or a series of consecutive numbers.

Identity Theft Prevention Tips

- When you order checks have only your initials of your first and middle name with last name put on them. If someone takes your checkbook, they will not know if you sign your checks with your initials or your first name, but your bank will.
- Store new and cancelled checks safely. Also, only carry your checkbook with you when necessary. Have your new checks mailed to a P.O. Box.
- When writing out checks do not put the full account number in the memo section – only put the last four numbers.
- Retrieve paper mail promptly and deposit mail with sensitive information in a secure outgoing mailbox. Get a locking mail box for your home if you are unable to retrieve quickly. Forward mail to a local post office when going on vacation or business trips, or have a neighbor you trust pick up your mail.
- Find out who has access to your personal information at work and verify that access is strictly controlled.
- When responding to email from financial institutions, ignore any Internet links provided and type the known address instead, or call them through their 800 number.
- Use and regularly update firewall, anti-spyware, and anti-virus software.
- Order a copy of your credit report by taking advantage of the free annual report from all three credit bureaus at www.annualcreditreport.com. It is recommended that you check your credit report often.
- Don't register while visiting websites or participate in phone surveys, marketing surveys, or contests (e.g. the car drawing at the mall). Once a company buys a list with your information you will become a target of their marketing campaign, and this creates one more source for identity thieves to find and appropriate your personal information.
- Opt out of pre-screened or pre-approved credit offers. Contact the National Consumer Credit Reporting Agencies by calling 1-888-5OPT-OUT or 1-888-567-8688. They can stop the selling of your personal information to creditors for the purpose of pre-approved offers.
- Remove your name from marketing lists. The Direct Marketing Association (DMA) is responsible for notifying its members that they must remove your name from lists they sell. Your name and address remain in the DMA's consumer exclusion files for five years. Contact them at <http://www.dmachoice.org/consumerassistance.php>.
- When using social networking sites, take care to ensure the privacy of your personal information and limit what you share. Know the people with whom you are communicating, and only allow trusted individuals to access your profile.

Your Rights Under the Law

VICTIMS AS THEIR OWN INVESTIGATORS

Victims of even the more common credit-related forms of identity theft report that they have to shoulder the burden of clearing up their records and perform much of the investigation of their own cases. This can involve hours of phone calls and letter writing over months and even years; victims have said that it's like having a second job.

In 2001, a California law was passed that gave identity theft victims who have a police report access to applications and other records on fraudulently opened accounts. An identity thief who remains at large can continue to use the victim's information, requiring the victim to go through the process of clearing up records over and over again.

In criminal identity theft cases, an at-large thief can nearly bring the victim's life to a halt: preventing the victim from driving, being insured or working, from having custody of his or her children, or from moving about without being arrested. The time and expense necessary to deal with the situation are significant.

THE WORST-CASE SCENARIO: CRIMINAL IDENTITY THEFT

Identity theft may involve far more than money and time. Criminal identity theft occurs when an imposter gives another person's name and personal information to a law enforcement officer upon arrest or during an investigation. In some cases, the imposter may provide a counterfeit driver's license or other identification card. The victim of this kind of identity theft may lose his or her driver's license, be arrested mistakenly and repeatedly, and be unable to get work, sometimes for years. The FTC found in its 2003 survey that 4% of identity theft victims are victims of criminal identity theft. Those numbers mean there were nearly 400,000 such victims nationwide in 2003.

CALIFORNIA IDENTITY THEFT REGISTRY

To address the extreme difficulties faced by criminal identity theft victims, legislation created the California Identity Theft Registry in the Department of Justice, along with court processes for getting into the Registry and for sealing or destroying wrongful criminal records. Victims of criminal identity theft who provide fingerprints and a Judicial Finding of Factual Innocence from a court can apply to enter the Registry. They are then given a PIN number and the Registry's toll-free number, which the victims can use to clear themselves when stopped by police. Registry staff members also send letters to employers verifying a victim's status. The Registry has been available since 2001.



New Tools for Victims

A key defensive tool that has been available to identity theft victims for several years is the fraud alert. A fraud alert is a message that an identity theft victim can place on his or her credit file, which alerts credit issuers who are doing a credit check in response to an application for new credit in the victim's name to fraud associated with the account.

An initial fraud alert lasts 90 days and is intended to prompt the credit issuer to call a given phone number or ask for additional proof of identity to verify that the applicant is not the imposter. Some victims reported that fraud alerts were not effective and that new accounts were opened in their names even though fraud alerts were in place. The extended fraud alert lasts 7 years and provides similar protections as the 90 day alert, but longer. California's security freeze law, which took effect in July 2002, gives victims and other consumers the ability to control access to their credit files. A freeze stops essentially all access to a credit file and lasts until the consumer removes it or "thaws" it temporarily.⁶

Other new victim rights and tools, most of which originated in California, were extended nationwide with the Fair and Accurate Credit Transactions Act amendments to the federal Fair Credit Reporting Act passed in 2003.⁷ Some of these provisions simply codified existing practices of the credit bureaus, such as the single-call process, where a call to the fraud number of one credit bureau also notifies the other two, and the initial fraud alert. There is now an opportunity for the victim or potential victim to add his or her phone number to the fraud alert, indicating that a creditor should not issue new credit unless the victim is called to authorize it.

California rights that were amended into the Fair Credit Reporting Act include the requirement that credit bureaus block or remove from credit files information resulting from identity theft, the requirement that businesses shred or otherwise properly dispose of consumer report records, and a broader version of the important right of an identity theft victim to get records on accounts opened or accessed by the imposter in the victim's name.

Among the new identity theft provisions in the Fair Credit Reporting Act that are still pending are "red flag" guidelines, procedures for creditors intended to allow them to spot and prevent fraudulent transactions before they are completed.



⁶ A consumer whose file is frozen is given a PIN number to use to temporarily thaw or lift the freeze in order to seek new credit. When a security freeze is in place, access to the credit file is still available to the consumer, the consumer's existing creditors for account monitoring purposes, and debt collectors. See Civil Code section 1785.11.2 et seq.

⁷ Most of the new consumer and identity theft victim rights added to the Fair Credit Reporting Act took effect in by December 1, 2004, although some are still pending the issuance of regulations by the Federal Trade Commission.

-Javelin 2008 Identity Fraud Survey Report: Consumer Version.

Your Rights Under the Fair and Accurate Credit Transactions Act (FACTA)

The Fair and Accurate Credit Transaction Act of 2003, (FACTA) amended the federal Fair Credit Reporting Act, (FCRA) by adding new sections intended primarily to help consumers fight the growing crime of identity theft. Accuracy, privacy, limits on information sharing, and new consumer rights to disclosure are included in FACTA. Below are a few of the new consumer rights:

FREE CREDIT REPORTS

Recognizing the benefit of self-monitoring, Congress adopted a new rule that allows you a free copy of your credit report annually from each of the “big three.” To order your free reports go to www.annualcreditreport.com where you can order your reports directly or download the Annual Credit Report Request form to mail in your request. You can also call 877-322-8228.

PLACING FRAUD ALERTS ON YOUR CREDIT FILE

There are two types of fraud alerts: an **initial** alert, and an **extended** alert.

An initial alert stays on your credit report for at least 90 days:

You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you’ve been taken in by a “phishing” scam. When you place an initial fraud alert on your credit report, you’re entitled to one free credit report from each of the three nationwide consumer reporting companies.

An extended alert stays on your credit report for seven years:

You can have an extended alert placed on your credit report if you’ve been a victim of identity theft and you provide the consumer reporting company with an “identity theft report.” When you place an extended alert on your credit report, you’re entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

To place either of these alerts on your credit report, or to have them removed, you will be required to provide appropriate proof of your identity: that may include your SSN, name, address and other personal information requested by the consumer reporting company.

When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you’re trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be reached easily, in your alert. Remember to keep all contact information in your alert current.

Red Flags Rule

Under the Identity Theft Red Flags Rule, creditors and lenders must implement programs designed to prevent identity theft by identifying suspicious behavior in borrowing. When applying for credit, you may face a stricter verification process to ensure your identity, and your accounts will be monitored for suspicious activity.

Active Duty Alerts for Military Personnel

The last thing you want to worry about while you're on deployment is someone assuming your identity to commit financial fraud. Now, you don't have to. Amendments to the Fair Credit Reporting Act allow you to place an "active duty alert" in your credit report. According to the Federal Trade Commission, one of the agencies that enforce the FCRA, the alert requires creditors to verify your identity before granting credit in your name.

Your credit report contains information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate applications for credit, and a host of other activities, including insurance, employment, or renting a home.

Your credit report can be a tool to help you guard against – or discover – identity theft, which occurs when someone uses your personal information – like your name, social security number, or your credit card number – to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate or fraudulent information could affect your ability to get credit, insurance, or housing, now or in the future. People whose identities have been stolen can spend months or years cleaning up the mess the thieves have made of their names and credit records.

If you are a member of the military and away from your usual duty station, you may place an active duty alert on your credit reports to help minimize the risk of identity theft while you are deployed. When a business sees the alert on your credit report, it must verify your identity before issuing you credit. The business may try to contact you directly, but if you're on deployment, that may be impossible. As a result, the law allows you to use a personal representative to place or remove an alert. Active duty alerts on your report are effective for one year, unless your request that the alert be removed sooner. If your deployment lasts longer, you can place another alert on your credit report.

To place an active duty alert, or to have it removed, call the toll-free fraud number of one of the three nationwide consumer reporting companies: Equifax, Experian, or Trans Union. The company will require you to provide appropriate proof of your identity, which may include your social security number, your name, address, and other personal information. The company you call is required to contact the other two, and they will place an alert on their versions of your report. If your contact information changes before your alert expires, remember to update it.

When you place an active duty alert, you'll be removed from the credit reporting companies' marketing list for pre-screened credit card offers for two years - unless you ask to go back on the list before then. Prescreened offers – sometimes called "pre-approved" offers – are based on information in your credit report that indicates you meet certain criteria set by the offer.

Equifax : 1-800-525-6285; www.equifax.com

Experian : 1-888-EXPERIAN (397-3742) ; www.experian.com

TransUnion : 1-800-680-7289 ; www.transunion.com

Disputing Inaccurate Information

Previously, disputes about the accuracy of information in a consumer report had to be made directly to the consumer reporting agency. Under new FACTA provisions, a consumer may dispute inaccurate information directly with a “furnisher,” that is, a creditor that is a financial institution. Upon notice of disputed information, the furnisher must investigate and cannot report negative information while the investigation is pending.

Notice of Negative Information

The number one tip for detecting identity theft is to check your credit report. Erroneous information about late payments and collection actions is what you don’t want to see. Like a lot of people, ordering your credit report is probably high on your “to do” list, but it never seems to get to the top of that list.

FACTA now requires creditors to give you what might be called an “early warning” notice. This notice could alert you that something is amiss with an account. However, the notice is not a substitute for your own close monitoring of credit reports, bank accounts, and credit card statements. And, you may have to look closely to even see this new notice.

Nationwide Specialty Consumer Reporting Agencies

Consumer reports are generally thought to mean “credit” reports issued by one of the three national credit bureaus: Experian, TransUnion, or Equifax. However, consumer reports may also be issued for purposes other than credit applications. The FCRA also covers reports for insurance, employment, check writing and housing rental history. Such reports are quite common and a number of companies now specialize in providing reports for these specific purposes.

FACTA defines companies that issue non-credit reports as a “nationwide specialty consumer reporting agency” when reports relate to:

- Medical Records or payments (MIB)
- Residential or Tenant History (First Advantage SafeRent)
- Check writing history (CheckSystems/SCAN/Telecheck)
- Employment History Report (Choicepoint)
- Insurance Claims – Home/Auto insurance (Choicepoint)

As of December 2004, consumers may request a free report annually from any of the specialty agencies.

If you are a victim of identity theft, you may want to request a copy of the nationwide specialty consumer reports and inform them that you are as victim. If you have a negative entry due to identity theft on any of the above specialty consumer reports, your rights allow you to dispute these items just as you would with one of the three credit reporting agencies. For more on “specialty” reports, see the Privacy Rights Clearinghouse (PRC) Fact Sheet 6b, The ‘Other’ Consumer Reports: What You Should Know about ‘Specialty’ Reports, www.privacyrights.org/fs/fs6b-SpecReports.htm.

Credit Security Freeze Law

Most states now have credit security freeze programs, but not all programs are the same and vary from state to state depending on the laws each state has passed. You may search specifics for your state's credit freeze and security alerts at: www.idtheftcenter.org.

Since November 1, 2007, the security freeze has been offered voluntarily by Equifax, Experian, and TransUnion to consumers living in the states that have not yet adopted security freeze laws (Alabama, Michigan, and Missouri). The freeze is also available to all consumers in the four states with laws that limit this protection to identity theft victims only (Arkansas, Kansas, Mississippi, and South Dakota). In order to effectively freeze access to your credit files, you must request the security freeze at each of the three major credit bureaus.

If you put a "security freeze" on your credit file, your file cannot be shared with potential creditors. A security freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number would probably not be able to get credit in your name.

To place a freeze, you must write to each of the three credit bureaus. You must provide identifying information. A security freeze is free to identity theft victims who have a police report of identity theft. If you are not an identity theft victim, it will cost you \$10 to place a freeze with each credit bureau. That's a total of \$30 to freeze your files.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Send by certified mail. Include name, current and former address, Social Security number, and date of birth. Enclose a copy of a current utility bill or other proof of current address.

Pay by check, money order, or credit card (American Express, Visa, Master Card, or Discover only). Give name of credit card, account number, expiration date, and Card Identification Number (4-digit number on front of American Express card above account number or 3-digit number on back of other cards at end of account number).

Experian Security Freeze

P. O. Box 9554
Allen, TX 75013

Send by certified mail.

Include full name, with middle initial and Jr./Sr., etc.

Include current address and home addresses for past two years, Social Security number, and birth date. Enclose a copy of a government identification card, such as a driver's license, state ID card or military ID card, and one copy of a utility bill, insurance or bank statement, etc., showing your name and current mailing address.

Pay by check, money order or credit card. Give name of credit card, account number and expiration date.

TransUnion Security Freeze

P. O. Box 6790
Fullerton, CA 92834-6790

Send by regular or certified mail.

Include first name, middle initial, last name, Jr., etc. Current home address, Social Security number, and birth date.

Pay by credit card. Give name of credit card, account number and expiration date.

Can I open new credit accounts if my files are frozen?

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time. Or you can lift it for a specific creditor. After you send your letter asking for the freeze, each of the credit bureaus will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze. You can lift the freeze by phone, using your PIN. The credit bureaus must lift your freeze within three days. The fee for lifting the freeze temporarily is \$10 for a date-range lift and \$12 for a lift for a specific creditor.

Military Active Duty Alert

The Fair Credit Reporting Act allows you to place an “active duty alert” on your credit report when you are on military deployment. This protects you by requiring creditors to verify your identity before granting credit in your name.

To place this alert or to have it removed, call one of the toll free numbers of the three national consumer reporting agencies, and be prepared to prove your identity. You only need to call one of the three credit bureaus, as they are required by law to inform the other two to place an alert on your file.

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (1-888-397-3742)

TransUnion: 1-800-680-7289

Setting up an active duty alert also opts you out of prescreened credit offers (see page 14 for more details on “opting out”).

California Identity Theft Registry

California’s Identity Theft Data Base was established to help victims of identity theft who have been wrongfully accused or associated with crimes.

If you have been charged with a crime committed by another person using your stolen identity or if your identity has been mistakenly associated with a record of criminal conviction, you can register to enter your name into the Identity Theft Data Base.

Once confirmed, your information would be entered into the new statewide data base and used to show others that you were actually not responsible for the crime. This information would be available via a toll-free number to the identity theft victim, criminal justice agencies and other individuals and agencies authorized by the victim to see the information.

REGISTRATION REQUIREMENTS

To register as a victim of identity theft, you must obtain a registration application packet from the DOJ. You can call toll-free to 1 (888) 880-0240 or visit the Packet Instruction Page in their website. The packet will contain all the necessary forms and/or instructions that you must complete and submit to the DOJ. These requirements include:

- Court Order verifying victim status (contact your nearest court for the applicable order)
- IDENTITY THEFT: Application for Registration as Victim form
- REQUEST FOR LIVESCAN SERVICE (applicant fingerprint submission form)



Opting Out

OPTING OUT OF PRE-SCREENED/PRE-APPROVED CREDIT OFFERS OF CREDIT REPORTS FOR MARKETING

Can the information in my credit file be used for any other purposes?

Yes. The practice of generating and selling lists for use in “pre-approved” credit and insurance offers is allowed by law. TransUnion, Experian and Equifax all engage in selling lists of consumers who meet certain criteria in order to receive a “firm” offer of credit or insurance. This is the source of the many pre-approved credit offers most consumers receive in the mail. Pre-approved and so-called “firm” offers of credit, however, can be somewhat misleading. A creditor may legally look at your report before making the offer (soft inquiry). If you respond, the creditor may again access your report before you are actually granted credit (hard inquiry). They can deny your credit application at that time. This is explained in the fine print on the pre-approved offer.

The law does not allow credit reporting agencies to compile and sell information from credit reports for the purpose of direct marketing. You can remove your name from any list compiled by a credit reporting agency, whether the list is for pre-approved credit offers or direct marketing. To “opt-out,” that is, to remove your name from mailing lists compiled by credit bureaus, call the toll-free number all credit reporting agencies are required by law to maintain for this purpose:

Call (888) 5-OPTOUT or (888) 567-8688 to opt out of pre-approved offers of credit or go online to www.optoutprescreen.com.

This phone number can be used to remove your name from the list of all three CRAs. You may also write to the credit reporting agencies:

Equifax Options P.O. Box 740123 Atlanta, GA 30374
Experian Consumer Opt Out P.O. Box 919 Allen, TX 75013
Trans Union Name Removal Option P.O. Box 97328 Jackson, MS 39288-7328

You may remove your name from marketing lists. The Direct Marketing Association (DMA) is responsible for notifying its members that they must remove your name from lists they sell. Your name and address remain in the DMA's consumer exclusion files for five years.

–Contact them at www.dmachoice.org/consumerassistance.php

What To Do if You Are a Victim

You can protect yourself and, most importantly, educate yourself on what steps to take if you feel that you are a victim of identity theft. If any of your personal identifying information (social security number, financial account numbers, and/or password; birth date; name; address and telephone number) has been lost or stolen, or if you suspect that your personal information has been used to commit fraud or identity theft, take immediate action. Reporting this identity theft immediately and keeping detailed records of your actions are very important and can reduce the time it takes to resolve this crime.

Keep Accurate Records

Accurate and complete records will greatly improve your chances of resolving your identity theft case;

Follow up in writing with all contacts you have made by phone or in person. Use certified mail, return receipt requested.

Keep copies of all correspondence or forms you send.

Keep a log and write down the name of anyone you talk to, what he or she told you, and the date and time of the conversation. Use the track your progress form in this booklet to help you.

Keep the originals of supporting documentation, like police reports, and letters to and from creditors; send copies only.

Set up a filing system for easy access to your paperwork.

Keep old files even if you believe your case is closed. One of the most difficult and annoying aspects of identity theft is that errors can reappear on your credit reports or your information can be re-circulated. Should this happen, you'll be glad you kept your files.

Report Your Identity Theft

While resolving credit problems resulting from identity theft can be time consuming and frustrating, the good news is, there are procedures under the federal laws for correcting credit report and billing errors, and stopping debt collectors from contacting you about debts you don't owe.

Top Five Steps to Take:

1. Place a fraud alert on your credit report by contacting one of the major credit reporting agencies.
2. File a police report with your local law enforcement agency (police department or sheriff's department where the fraud occurred).
3. Call your creditors and banks and immediately; close any of your open accounts and obtain new account numbers with new PINs and passwords. Close all fraudulent accounts opened in your name.
4. Send an ID Theft Affidavit (certified mail, return receipt requested) to creditors, banks, collection agencies, credit reporting agencies to notify them of your case.
5. File a complaint with the Federal Trade Commission (FTC).

Identity Theft Checklist

Use the following checklist to help you clear up your records. It lists the actions most identity theft victims should take to limit the damage done by the thief. For more information, see the websites of the Federal Trade Commission at www.consumer.gov/idtheft, the Identity Theft Resource Center at www.idtheftcenter.org, and the Privacy Rights Clearinghouse at www.privacyrights.org.

Report the fraud to the three major credit bureaus.

You can report the identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system and you will not be able to speak to anyone at this time. The system will ask you to enter your Social Security number and other information to identify yourself. The automated system allows you to flag your file with a fraud alert at all three bureaus. This helps stop a thief from opening new accounts in your name. The alert stays on for 90 days. Each of the credit bureaus will send you a letter confirming your fraud alert and giving instructions on how to get a copy of your credit report. As a victim of identity theft, you will not be charged for these reports. Each report you receive will contain a telephone number you can call to speak to someone in the credit bureau's fraud department.

Experian 1-888-397-3742

Equifax 1-800-525-6285

Trans Union 1-800-680-7289

Write to the credit bureaus.

Write a letter to each credit bureau. Repeat what you said in your telephone call (see above). Send copies of your police report and completed ID Theft Affidavit. Remind the credit bureaus that they must block or remove any information that you, as an identity theft victim, say is a result of the theft. Send your letters by certified mail, return receipt requested. Keep a copy of each letter.

Equifax P.O. Box 740241 Atlanta, GA 30374-0241
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Experian P.O. Box 9530 Allen, TX 75013
--

Trans Union P.O. Box 6790 Fullerton, CA 92834

As an alternative, you may dispute items with the credit bureaus online. Look for "dispute" on their web sites: www.equifax.com, www.experian.com, and www.transunion.com.

Report the crime to the police.

You can report identity theft to your local police department. Ask the police to issue a police report of identity theft. Give the police as much information on the theft as possible. One way to do this is to provide copies of your credit reports showing the items related to identity theft. Black out other items not related to identity theft. Give the police any new evidence you collect to add to your report. Be sure to get a copy of your police report. You will need to give copies to creditors and the credit bureaus. For more information, see "Organizing Your Identity Theft Case" by the Identity Theft Resource Center, available at www.idtheftcenter.org/

Request information on fraudulent accounts.

When you file your police report of identity theft, the officer may give you forms to use to request account information from credit grantors, utilities or cell phone service companies. If the officer does not do this, you can use the form available from the Office of Privacy Protection at their web site <http://www.privacy.ca.gov/lawenforcement/lawenforcement.htm>. Click the link titled "Requesting Fraudulent Transaction or Account Information". When you write to creditors where the thief opened or applied for accounts, send copies of the forms, along with copies of the police report. Give the information you receive from creditors to the officer investigating your case.

Call creditors.

Call creditors for any accounts that the thief opened or used. When you call, ask for the security or fraud department. Examples of creditors are credit card companies, other lenders, phone companies, other utility companies, and department stores. Tell them you are an identity theft victim. Ask them not to hold you responsible for new accounts opened by the thief. If your existing credit accounts have been used fraudulently, ask the credit issuers to close those accounts and to report them to credit bureaus as "closed at consumer's request." If you open a new account, have it set up to require a password or PIN to approve use. Don't use your mother's maiden name or the last four numbers of your Social Security number as your password. Ask the creditors to give you copies of documentation on the fraudulent accounts (see above item). For more information on what to tell creditors, see the Federal Trade Commission's "Take Charge: Fighting Back Against Identity Theft," available at <http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>

Write to creditors.

Write a letter to each creditor where an account was opened or used in your name. Repeat what you said in your telephone call. Send a copy of your police report. Black out the account number of any accounts with other creditors on a copy of your completed ID Theft Affidavit and send it.

Review your credit reports carefully.

When you receive your credit reports, read them carefully. Look for accounts you don't recognize. Look in the inquiries section for names of creditors from whom you haven't requested credit. You may find some inquiries identified as "promotional." These occur when a company has gotten your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (By calling to report identity theft, your name will be automatically removed from the mailing list to receive unsolicited credit offers of this kind.) Also, as a general precaution, look in the personal information section to verify your Social Security number, address and name.

If you find anything you don't understand, call the credit bureau at the telephone number listed on the report. Tell them you want to block, or remove, any information on the report that is the result of identity theft. (You must send a police report of identity theft to support this request.) Order new credit reports every three months or so until your situation has cleared up. You may have to pay \$8 or \$9 for each report, but ask for additional free copies as an identity theft victim. For more on what to tell the credit bureaus, see the Privacy Rights Clearinghouse's "Identity Theft: What to Do When It Happens to You" at <http://www.privacyrights.org/fs/fs17a.htm>.

Use the ID Theft Affidavit.

Creditors may ask you to fill out fraud affidavits. The Federal Trade Commission's ID Theft Affidavit is accepted by the credit bureaus and by most major creditors. Send copies of the completed form to creditors where the thief opened accounts in your name. Also send copies to creditors where the thief made charges on your account, to the credit bureaus, and to the police. The form is available on the FTC web site at <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>. File a complaint of identity theft with the FTC. See their web site at www.consumer.gov/idtheft. The FTC keeps a database of identity theft cases that is used by many law enforcement agencies.

If your checks, ATM card or bank account information are lost or stolen...

Call the bank and close your bank account. Open a new one with a new account number. Tell the bank you want to use a new password for access to your new account. Do not use your mother's maiden name or the last four digits of your Social Security number. Ask your bank to notify the check verification company it uses. Report the stolen checks to the check verification companies that retail stores use. You can also contact major check verification companies.

Ask that they notify retailers who use their databases not accept the checks on your closed account. Call TeleCheck at 1-800-710-9898 and Certegy, Inc. at 1-800-437-5120. To find out if the identity thief has passed bad checks in your name, call SCAN at 800-262-7771. Follow up by writing to your bank. Send your letter by certified mail, return receipt requested.

If you are contacted by a debt collector

Tell the debt collector that you are the victim of identity theft. Say that you dispute the validity of the debt. Say that you did not create the debt and are not responsible for it. Send the collector a follow-up certified letter saying the same things. Include a copy of your police report and of any documents you've received from the creditor. Send the letter by certified mail, return receipt requested. If the debt collector is not the original creditor, be sure to send your letter within 30 days of receiving the collector's first written demand for payment.

If your driver's license or DMV-issued ID card is stolen

Immediately contact your local Department of Motor Vehicles office to report the theft. Ask them to put a fraud alert on your license. Then call the toll-free DMV Fraud Hotline at 866-658-5758. If the thief is using your license as an identity card, you may want to change your license number. Ask the DMV for an appointment, and when you go, take a copy of the police report and copies of bills or other items supporting your claim of fraud. You will also need to prove your identity. Take current documents such as a passport, birth certificate, a certification of citizenship or naturalization, or a U.S. military photo ID. The DMV will issue a new driver's license or ID card number when you meet all the requirements. For more information, see "Identity Theft: Have You Been A Victim of Identity Theft? DMV Can Help," available at www.dmv.ca.gov/pubs/brochures/fast_facts/ffd124.htm

If your mail was stolen or your address changed by an identity thief

Notify the Postal Inspector if you think the identity thief has stolen your mail or filed a change of address request in your name. To find the nearest Postal Inspector, look in the white pages of the telephone book for the Post Office listing under United States Government. Or go to the Postal Inspection Service's web site at www.usps.com/postalinspectors/idthft_ncpw.htm.

If you are wrongly accused of a crime committed by an identity thief

"Criminal identity theft" is a label given to a particular type of identity theft. Criminal identity theft occurs when a suspect in a criminal investigation identifies himself or herself using the identity of another, innocent person. A special database in the California Department of Justice can help victims of this kind of identity theft. See the Office of Privacy Protection's Consumer Information Sheet 8: "How to Use the California Identity Theft Registry - A Guide for Victims of 'Criminal' Identity Theft," available on our Identity Theft Web page at <http://www.privacy.ca.gov/cover/identitytheft.htm>.

If someone uses your Social Security number to claim unemployment benefits or to work

If you suspect that someone else has claimed unemployment benefits using your Social Security number, call the California Employment Development Department's toll-free Fraud Hotline at 800-229-6297. For more information, see their website at www.edd.ca.gov. It's a good idea to check your Social Security earnings record by calling 1-800-772-1213. Or get a Request for Social Security Statement (Form 7004) at <http://www.ssa.gov/online/ssa-7004.html>. If a thief is using your Social Security number, call the Social Security Fraud Hotline at 1-800-269-0271.

Stop pre-approved credit offers

Stop most pre-approved credit card offers. They make a tempting target for identity thieves who steal your mail. Have your name removed from the credit bureau marketing lists. Call toll-free 1-888-5OPTOUT (1-888-567-8688).

Investment Fraud

If you believe that an identity thief has tampered with your securities investments or a brokerage account, immediately report it to your broker or account manager and to the Securities and Exchange Commission. You can file a complaint with the SEC's Complaint Center at www.sec.gov/complaint.shtml. Include as much detail as possible. If you don't have Internet access, write to the SEC at: SEC Office of Investor Education and Assistance, 450 Fifth Street, NW, Washington DC, 20549-0213. For answers to general questions, call 1-800-SEC-0330.

If your Passport is lost or stolen

If you've lost your passport, or believe it was stolen or is being used fraudulently, contact the United States Department of State (USDS) through their website. You may access the USDS Passports page at www.travel.state.gov/passport/index.html, or call a local USDS field office. Local field offices are listed in the Blue Pages of your telephone directory.

If someone opened phone service in your name or you have fraudulent charges

If an identity thief has established phone service in your name, is making unauthorized calls that seem to come from and are billed to your cellular phone, or is using your calling card and PIN, contact your service provider immediately to cancel the account and/or calling card. Open new accounts and choose new PINs. If you're having trouble getting fraudulent phone charges removed from your account or getting an unauthorized account closed, contact the appropriate agency below.

For local service, contact your state Public Utility Commission. For cellular phones and long distance, contact the Federal Communications Commission (FCC) at www.fcc.gov. The FCC regulates interstate and international communications by radio, television, wire, satellite, and cable. Call: 1-888-CALL-FCC; TTY: 1-888-TELL-FCC; or write: Federal Communications Commission, Consumer Information Bureau, 445 12th Street, SW, Room 5A863, Washington, DC 20554. You can file complaints online at www.fcc.gov, or e-mail your questions to fccinfo@fcc.gov.

If Student Loans are taken out in your name fraudulently

Contact the school or program that opened the student loan to close the loan. At the same time, report the fraudulent loan to the U.S. Department of Education. Call the Inspector General's Hotline toll-free at 1-800-MIS-USED; visit www.ed.gov/about/offices/list/oig/hotline.html?src=rt; or write: Office of Inspector General, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-1510.

Tax Fraud

Internal Revenue Service (IRS) www.treas.gov/irs/ci. The IRS is responsible for administering and enforcing tax laws. Identity fraud may occur as it relates directly to your tax records. Visit www.irs.gov and type in the IRS key word "Identity Theft" for more information.

If you have an unresolved issue related to identity theft, or you have suffered or are about to suffer a significant hardship as a result of the administration of the tax laws, visit the IRS Taxpayer Advocate Service website www.irs.gov/advocate/ or call toll-free: 1-877-777-4778. If you suspect or know of an individual or company that is not complying with the tax law, report it to the Internal Revenue Service Criminal Investigation Informant Hotline by calling toll-free: 1-800-829-0433 or visit www.irs.gov and type in the IRS key word "Tax Fraud."

Bankruptcy Fraud

If you believe someone has filed for bankruptcy using your name, write to the U.S. Trustee in the region where the bankruptcy was filed or go to their nationwide office locator website at www.usdoj.gov/ust/ustofc.htm.

Real Estate/Mortgage Fraud

Thieves use fake documents, including bank account statements, and false or stolen driver's licenses and social security number, to buy the homes. In many cases, the properties were quickly sold or flipped for a profit.

Resources

Identity Theft Resource Center

A national nonprofit organization dedicated to helping people who are victims of identity theft and to advising government and corporations about ID theft.

1-858-693-7935

www.idtheftcenter.org

Institute of Consumer Financial Education ICFE

The Institute of Consumer Financial Education (ICFE) is a nonprofit education organization, it is dedicated to helping consumers of all ages to improve their spending, increase savings and use credit more wisely. The ICFE trains and certifies Personal Finance Instructors for its own curriculum, The Money Instruction Book. It also has curriculums for ICFE Certified Credit Report Reviewers and ICFE Certified Identity Theft Risk Management Specialists.

Paul Richard, RFC, President

P.O. Box 34070

San Diego, CA. 92163

1-619-239-1401

www.ICFE.info and www.financial-education-icfe.org

Identity Theft Information and Assistance: California Office of Privacy Protection

The California Office of Privacy Protection (COPP), in the California Department of Consumer Affairs, is the only state agency in the country dedicated to consumer privacy. Created by legislation enacted in 2000, the four-year-old Office undertakes many activities to address identity theft.

One of the primary functions of COPP is to assist consumers who contact it with privacy concerns or complaints. Individuals contact COPP on its toll-free phone line, 866-785-9663, or by e-mail to privacy@dca.ca.gov. Identity theft is the most common concern of those who call or email the Office, representing 61% of all contacts: 9% are identity theft victims and 52% are concerned about becoming a victim. COPP also provides consumers with information and education on identity theft and other privacy issues. The primary vehicle for disseminating information is the COPP Web site, www.privacy.ca.gov, which contains materials for consumers, business and law enforcement. The Web site includes a page devoted entirely to identity theft, containing COPP's consumer information sheets and links to other resources.

Federal Deposit Insurance Corporation

Consumers are protected against liability for unauthorized accounts or transactions under federal and state law and by financial industry practices. The evolution of Identity theft includes the spread of fraudulent "phishing" e-mails. These are unsolicited emails purportedly from a legitimate source - perhaps your bank, utility company, well known merchants, your Internet service provider or even a trusted government agency such as the FDIC - attempting to trick you into divulging personal information. If you suspect an e-mail or Web site is fraudulent, please report this information to the real bank, company or government agency, using a phone number or e-mail address from a reliable source. Example: If your bank's Web page looks different or unusual, contact the institution directly to confirm that you haven't landed on a copycat Web site set up by criminals. Also, contact the Internet Crime Complaint Center (www.iccfbi.gov), a partnership between the FBI and the National White Collar Crime Center.

www.fdic.gov/consumers

The Federal Trade Commission's Identity Theft Program

Since the passage of the Identity Theft Assumption and Deterrence Act in 1998, the Federal Trade Commission (FTC) has had a specific role in combating identity theft. The FTC collects consumer complaints and provides victim assistance through a telephone hotline and a dedicated Web site; maintains and promotes the Clearinghouse, a centralized database of victim complaints that serves as an investigative tool for law enforcement; and provides outreach and education to consumers, law enforcement and industry. In February 2005, the FTC announced that, for the fifth year in a row, identity theft topped the list of complaints, accounting for 39 percent of the 635,173 consumer fraud complaints filed with the agency in 2004. To file your complaint, use the contact information below (Do not send your ID Theft Affidavit to the FTC).

Call: 1-877-IDTHEFT (1-877-438-4338)

TDD: 1-202-326-2502

www.consumer.gov/idtheft

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue
NW, Washington, DC 20580

FBI Internet Fraud Complaint Center

The Internet Fraud Complaint Center (IFCC) is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C). IFCC's mission is to address fraud committed over the Internet. For victims of Internet fraud, IFCC provides a convenient and easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation.

Victim's Specialist Unit: 1-310-996-3582

www.ifccfbi.gov.

Internal Revenue Service

Generally, identity thieves use their victim's personal data to steal financial accounts and run up charges on their existing credit cards. However, the damage does not stop there. Identity thieves can also cause havoc with their victim's tax records. Call the Taxpayer Advocate Service toll-free telephone number: 1-877-777-4778 or TTY/TTD: 1-800-829-4059. Call, write or visit the Local Taxpayer Advocate office for your state.

Call: 1-800-829-0433

www.irs.gov and search on identity theft

Social Security Administration

Call: 1-800-269-0271

www.ssa.gov/oig/public_fraud_reporting/index.htm

Social Security Administration, Office of the Inspector General

P.O. Box 17768

Baltimore, MD 21235

U.S. Department of Justice

The Department of Justice prosecutes cases of identity theft and fraud under a variety of federal statutes. Federal prosecutors work with federal investigative agencies such as the Federal Bureau of Investigation, the United States Secret Service, and the United States Postal Inspection Service to prosecute identity theft and fraud cases.

Call: 1-888-880-0240

<http://www.usdoj.gov/criminal/fraud/idtheft.html>

U.S. Secret Service

The Secret Service was established as a law enforcement agency in 1865. While most people associate the Secret Service with Presidential protection, our original mandate was to investigate the counterfeiting of U.S. currency--which we still do. Today, our primary investigative mission is to safeguard the payment and financial systems of the United States. Since 1984, our investigative responsibilities have expanded to include crimes that involve financial institution fraud, computer and telecommunications fraud, false identification documents, access device fraud, advance fee fraud, electronic funds transfers, and money laundering as it relates to our core violations.

www.secretservice.gov

Financial Crimes Division: www.treas.gov/usss/financial_crimes.shtml.

CREDIT REPORTING AGENCIES

EXPERIAN

1-888-397-3742

https://www.experian.com/identity_fraud/victim_assistance.html

EQUIFAX

1-800-525-6285

https://www.econsumer.equifax.com/consumer/sitepage.ehtml?forward=elearning_idtheft3

TRANSUNION

1-800-680-7289

<http://www.transunion.com/corporate/personal/fraudIdentityTheft.page>

NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES

A-PLUS REPORT from Insurance Services Office ISO

1-800-627-3487

www.iso.com/products/2500/prod2562.html

CHECKSYSTEMS

1-800-428-9623

<http://chexsys.tripod.com/contactchex.html>

CERTEGY Check Services (Previously Equifax Check Systems)

1-800-437-5120

CHOICEPOINT

1-866-312-8076

www.choicepoint.com/factact.html

CROSSCHECK

1-800-552-1900

MIB – Medical Records or payments

1-866-692-6901

TTY 1-866-346-3642

http://www.mib.com/html/request_your_record.html

SCAN Shared Check Authorization Network

1-800-262-7771

<https://www.consumerdebit.com/consumerinfo/us/en/scan/report/index.htm>

TELECHECK

1-800-710-9898

<https://www.telecheck.com/wwwtelecheck/CDA/CDAtemplates/twsCDAAcrobat/0,1928,167,00.html>**First Advantage SafeRent – Residential or Tenant History**

1-888-275-4837

<http://www.udregistry.com/>.**FEDERAL GOVERNMENT AGENCIES****ATTORNEY GENERAL'S OFFICE**

Under "Find Your Attorney General" – Select Your State

<http://www.naag.org>**BANKRUPTCY U.S. TRUSTEE OFFICES**

Click link "Nationwide Office Locator" on website

<http://www.usdoj.gov/ust/>**DEPARTMENT OF MOTOR VEHICLES**

1-866-658-5758

www.dmv.ca.gov/pubs/brochures/fast_facts/ffdl24.htm**FEDERAL GOVERNMENT INFORMATION CENTER Passport Office**

1-800-688-9889

FEDERAL TRADE COMMISSION

1-877-IDTHEFT or (1-877-438-4338)

<http://www.consumer.gov/idtheft/>**NATIONAL FRAUD INFORMATION CENTER Internet & Telemarketing Fraud**

1-800-876-7060

<http://www.fraud.org/info/contactnfic.htm>**OFFICE OF PRIVACY**

1-866-785-9663

www.privacy.ca.gov**SOCIAL SECURITY ADMINISTRATION**

1-800-269-0271 to report fraud or TTY number, 1-800-325-0778

http://www.ssa.gov/oig/public_fraud_reporting/index.htm**US POSTAL INSPECTION SERVICE**

1-800-275-8777 Office Locator Website

<http://www.usps.com/postalinspectors/fraud/welcome.htm>

www.credit.org

Springboard

Springboard Nonprofit Consumer Credit Management
4351 Latham Street
Riverside, CA 92501

PO Box 5438
Riverside, CA 92517-5438

1-800-WISE-PLAN (800.947.3752)

www.credit.org

springboard@credit.org



Credibility : Integrity : Achievement

