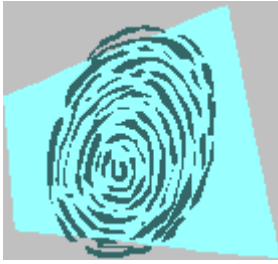


# **Identity Theft**

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*VENTURA COUNTY DISTRICT ATTORNEY*

*WANTS YOU TO KNOW HOW TO PROTECT YOURSELF.*

*The District Attorney gratefully acknowledges the California Department of Consumer Affairs -Office of Privacy Protection, the California Department of Justice and the Privacy Rights Clearinghouse for their significant contributions to this guide.*

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## ***PROTECT YOURSELF***

Identity thieves take some piece of your personal information and use it without your knowledge. A thief may run up debts or even commit crimes in your name. It may not be possible to completely prevent identity theft, but you can lower your risk of becoming a victim.

**Protect your personal information** such as Social Security number (SSN), bank account numbers, PIN numbers, credit card numbers, telephone numbers and passwords.

**Don't carry your Social Security card in your wallet.** Check your other cards to see if they use your Social Security number. California businesses will soon be barred from publicly displaying Social Security numbers. For details, see Civil Code section 1798.85.

**Do not leave wallets and pocketbooks in your car, at the beach, and at trailheads .** Identity thieves look for places where people are likely to leave their valuables, such as hiking, jogging and swimming spots.

**Tear up or shred all documents containing personal information** including credit card offers and "convenience checks" that you don't use.

**Don't give out personal information unless you initiated the contact.**

**Check your bills and statements for unauthorized charges ,** even if the accounts are inactive.

**Monitor your mail** . If bills don't arrive on time, it could mean that someone has stolen your mail or changed your address so you would not learn about fraudulent charges. If you are missing mail, contact your local Post Office or your local Post Office.

**Control your financial information.** If you have to provide personal information to companies, tell them you want to "opt out" of shared personal financial information with outside companies. You are permitted to do this under federal law.<sup>1</sup>

**Get your name off marketing lists and stop pre-approved credit card offers.** Have your name removed from credit bureau marketing lists. Call toll-free 888-5OPTOUT (888-567-8688). Have your name, address, and phone number removed from many other marketing lists. Contact the Direct Marketing Association. This will not stop all marketing mailings and telephone calls, but it will cut out many.

**DMA Mail Preference Service**

P. O. Box 9008

Farmingdale , NY 11735-9008

**DMA Telephone Preference Service**

P. O. Box 9014

Farmingdale , NY 11735-9014

Or online (for a \$5 charge) at [www.the-dma.org](http://www.the-dma.org)

**Tell telemarketers who call you to put you on their "do not call" list.** Federal law requires them to do this. <sup>2</sup>

**Beware of e-mail solicitations** . Be particularly wary of requests that originate from foreign nations. If it seems too good to be true, it probably is.

**Protect yourself from "shoulder surfers."** Use your body to keep people or cameras from seeing your PIN number when using ATMs.

**Use encryption software on your Internet browser.** Make sure this function is enabled by contacting the provider (e.g., Microsoft or Netscape.)

**Advise your children not to give out personal information on the Internet or on the telephone.**

**Safeguard personal information when you have people working in your house or if you share space with roommates.**

- **Deposit outgoing mail that contains checks or other personal information in Post Office collection boxes.**

- Use random CDL numbers, not your SSN.

- Know if your information is available on the Internet.
- Check your credit reports.

Obtain and review your credit reports from the **three** major credit bureaus at least once a year. Check for changed addresses or fraudulent account information. Copies cost about \$8. **In California , identity theft victims can get free monthly credit reports for up to 12 months.**

Submitted by Randy Richardson