

Fast Facts 25

Identity Fraud



Identity theft and identity fraud are two of the fastest growing crimes in the United States (U.S). These crimes occur when someone uses a person's identifying information, (such as, driver's license (DL)/identification (ID) card number, birthdate, and/or social security number [SSN]), without authority, to commit fraud. This brochure provides identity theft victims with important information and resources.

DL and ID cards are the primary means of identification in California, making them targets for identity fraud. The Department of Motor Vehicles (DMV) is doing everything possible to protect your identity.

Disclaimer: This brochure is for informational purposes only and should not be construed as legal advice or as the policy for the California Department of Motor Vehicles. If you want advice on a particular case, contact an attorney or other expert.

What if Identity Theft/Fraud Happens to You?

- File a report with your local law enforcement. Keep a copy of the report.
- Keep a log of all conversations related to your identity fraud case, and be sure to include:
 - Dates
 - Names of people you talked to
 - Telephone numbers of the agencies you called
 - The time you spent on each conversation
 - Expenses incurred
- Follow-up on important conversations in writing.
- Send correspondence by certified mail, return receipt requested.
- Keep copies of all letters and documents.
- Contact all creditors and banking institutions.

Credit Bureaus

Immediately call the fraud units of each of the three major credit bureaus — Experian, Equifax, and TransUnion — to report the theft or loss of your credit card(s).

Equifax:

Equifax Information Services LLC
PO Box 740241
Atlanta, GA 30374-0241

- Report fraud: Call 1-800-525-6285 and write to the above address.
- Order credit reports: 1-800-685-1111

Experian:

PO Box 4500
Allen, TX 75013-0949

- Report fraud: Call 1-888-397-3742 and write to the above address.
- Order credit reports: 1-888-397-3742

TransUnion:

PO Box 1000
Chester, PA 19016

- Report fraud: Call 1-800-680-7289 write to:
Fraud Victim Assistance Division,
PO Box 6790, Fullerton, CA 92834.
- Order credit reports: 1-800-916-8800

Fraud Alerts

Under the Fair Credit Reporting Act, you can ask the credit bureaus to/for:

- Have your account flagged with a "fraud alert" and place a victim's statement in your file requiring creditors to call you before opening any new accounts or making any changes to your existing account.
- The names and telephone numbers of creditors if any fraudulent account(s) have been opened.
- Remove fraudulent entries from your credit report.
- Notify entities that received your credit report in the last six months to alert them to any disputed or erroneous information.

IMPORTANT: By law, victims of identity fraud are entitled to a free credit report once every 12 months.

How to Stop Further Identity Theft and Fraud

Banks/Financial Institutions

If your checks are stolen or bank accounts are set up fraudulently in your name, report the fraudulent activity to the check verification companies (see the end of this brochure for names and telephone numbers). Put stop payments on any outstanding checks that you did **not** write. Close your checking and savings accounts and open new accounts. If possible, give the bank a password for your account, other than your mother's maiden name.

ATM Cards

If your ATM card was stolen or compromised, request a new card, account number, and password. Do **not** use your old password. When you create a new password, do **not** use numbers that are readily available, such as the last four digits of your social security number or birth date.

Fraudulent Change of Address

Notify your local postal inspector if you suspect that someone has changed your address with the post office or has used the mail to commit credit or bank fraud. Contact your local postmaster to have your mail sent to the correct address. Tell your mail carrier about the issue.

SSN Misuse

Call the Social Security Administration (SSA) at 1-800-269-0271 to report the fraudulent use of your SSN.

Passports

If your passport is lost or stolen, notify the U.S. Department of State by completing a Statement Regarding a Lost or Stolen Passport (DS-64) form. This form is available at your local post office or may be obtained at state.gov.

Telephone Service/Company

Immediately notify your telephone company if you discover fraudulent charges on your bill.

California DL/ID Card Theft/Fraud

To report a complaint go to Filing a Complaint for Unlawful Activities at dmv.ca.gov/portal/customer-service/dmv-complaints-ffinv-1/ and for more information on reporting unlawful activities see Fast Facts 1 DMV Complaints (FFINV 1) at dmv.ca.gov/portal/uploads/2020/04/ffinv1.pdf:

Report DL/ID Card Number Misuse

If you discover that you have become a victim of DL/ID card fraud, immediately contact your local DMV to report the misuse. Call 1-800-777-0133 for an appointment.

At the time of your appointment, you will need to:

- Submit proof of your identity. Your California DL or ID is sufficient. If you do not have your California DL/ID, you may obtain a list of additional acceptable documents by searching for FFDL 5 at dmv.ca.gov or calling 1-800-777-0133.
- Complete a statement describing the facts of the fraud.
- Submit a copy of the law enforcement report or a written explanation of why a report was not filed.
- Submit copies of cancelled checks, bills, or letters from companies or banks to substantiate the fraud.

Legal Issues and Remedies

False Civil and Criminal Judgments

Sometimes, victims of identity theft and fraud are wrongfully accused of crimes committed by another person(s). If a civil judgment has been entered in your name for actions taken by others, contact the court where the judgment was entered and report that you are a victim of identity theft or fraud. If you are wrongfully prosecuted for criminal charges, contact the California Department of Justice and the Federal Bureau of Investigations. Ask for information on how to clear your name.

Legal Help

You may want to consult an attorney concerning any legal action necessary for your case.

Remove Your Telephone Number from Telemarketing Lists

Register with the Federal Trade Commission (FTC)'s National Do Not Call Registry at donotcall.gov or 1-888-382-1222.

Remove Your Name from Prescreened Credit Offers

If you would like to reduce the number of prescreened credit and insurance offers you receive, visit optoutprescreen.com or call 1-888-5OptOut (1-888-567-8688).

Remove Your Name from Mailing Lists

You can remove your name from individual organization lists. Visit Direct Marketing Association's website at dmachoice.org. Register online or download and mail the form to:

Mail Preference Association
Direct Marketing Association
PO Box 643
Carmel, NY 10512

Report Fraudulent Use of Your Checks

Call:

- Your banking institution
- Certegy, Inc. 1-800-437-5120
- Chexsystems 1-800-428-9623
- SCAN 1-800-262-7771
- Telecheck 1-800-710-9898

Other Useful Resources

The FTC website provides resources to educate consumers about the crime of identity theft and information, publications, and tools to learn how to avoid identity theft and what to do if your identity is stolen. To request publications, contact FTC at ftc.gov/bcp/edu/microsites/idtheft/ or 1-877-IDTHEFT (1-877-438-4338).

Websites

You may obtain additional information about identity theft and fraud at the following websites:

Department of Justice:
usdoj.gov

Federal Communications Commission:
fcc.gov

Social Security Administration:
ssa.gov

Federal Trade Commission:
ftc.gov

Internal Revenue Services:
[http://www.irs.gov/uac/
Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft)

U.S. Postal Inspection Service:
usps.gov

Identity Theft Resource Center:
idtheftcenter.org

Internet Crime Complaint Center:
ic3.gov

NOTE: The addresses, telephone numbers, and websites in this brochure are correct as of the printing date. They are subject to change without notice.