

Credit Bureaus

- **Trans Union:** 1-800-883-4213
(fraud division: 800-680-7289)

www.tuc.com
- **Experian:** 1-888-EXPERIAN
(fraud division: 888-397-3742)

www.experian.com
- **Equifax:** 1-800-685-1111
(fraud division: 800-525-6285)

www.equifax.com

You are entitled to a copy of your credit report.

Other Contacts

- **Annualcreditreport.com**
- **Social Security Administration's Fraud Hotline:** 1-800-269-0271
- **Federal Trade Commission**
www.ftc.gov/privacy/protect.htm
- **California Department of Consumer Affairs**
www.dca.ca.gov
- **Internet Fraud Complaint Center**
www.ifccfbi.gov



Watsonville PD Crime Prevention Unit encourages you to:

- Immediately report suspicious and criminal activity to the Police.
- Get involved in community activity. Volunteer!
- Get to know your local police officers. We are here to serve you. Let's keep a positive relationship between the community and local law enforcement.

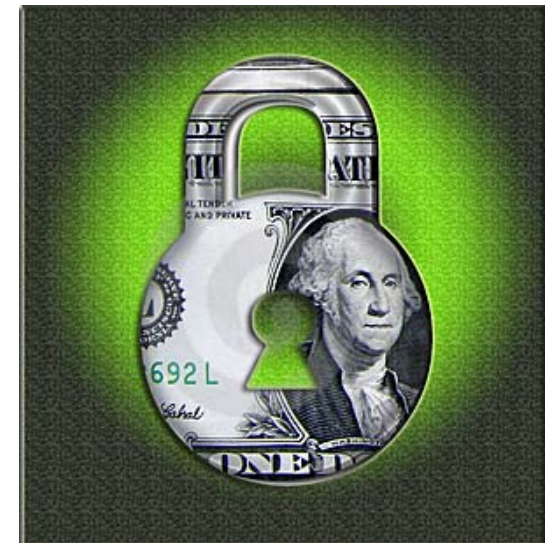
Watsonville Police Department

215 Union Street
Watsonville, CA 95076
www.WatsonvillePolice.com

Business Phone: (831) 768-3300
Non-Emergency Dispatch: (831) 471-1151



Watsonville Police Department



Identity Theft Prevention



What to do if you become a victim of Identity Theft



The purpose of this resource guide is to provide information to victims of identity theft in the Marina community. Some important steps to take once you become aware you are a victim of identity theft.

- **File a Police Report**–

Get the case number and officer’s name. When contacting any financial institute provide them the case number and officer’s name.



- **Keep copies of all documents**– Maintain copies of all statements and evidence of your identity theft; store them in a safe place.

- **Make Notifications**– Contact all of your banks and creditors by phone and by mail with a courtesy notice. Advise them you are the victim of identity theft and provide them your case number. Keep a log of all contacts for your records.

- **Notify all three credit bureaus**– Ask to have Fraud Alert placed in your credit file asking creditors to call you before opening any new accounts.

- **Obtain a Credit Report**- Review for new accounts or inquiries made on your social security number.



Sample “Courtesy Notice”

(Date)

Name, Address

Institution Name, Address

Reference Account#: (if known)

To Whom It May Concern:

I am writing you to dispute a fraudulent charge attributed to my account in the amount of \$_____.

I am the victim of identity theft, and I did not make this charge. I am requesting the charge be removed (or the debit be reinstated), that any finance or other charges related to the fraudulent amount be credited as well.

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 Watsonville Police Department. The case number is _____.

Please investigate this matter and correct the fraudulent charge as soon as possible.

Sincerely,

Name, Address

Identity Theft Prevention



- Use a cross cut shredder to dispose of everything with your name and personal information.
- Regularly check your credit report for unauthorized accounts.
- Be aware of your surroundings. Don’t allow strangers to see your personal identification numbers (PIN) or overhear your personal information.
- Protect your mail. Remove incoming mail quickly and deposit all outgoing mail at the post office.
- Do not carry your Social Security card, birth certificate, passport, account passwords, or extra credit cards in your purse or wallet.
- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data online and over the phone.
- Carefully review your credit card statements, phone bills, and bank statements.