

Identity Theft Resources

Compiled by Gail McGovern March 2005

1. Federal Trade Commission Identity Theft Website <http://www.consumer.gov/idtheft/>
2. California Department of Consumer Affairs, Office of Privacy Protection Website <http://www.privacy.ca.gov/cover/identitytheft.htm>
3. California Public Interest Research Group (CalPIRG) *Mistakes Do Happen* (article about credit report errors) <http://calpirg.org/>
4. Consumer Credit Reporting Industry Opt-Out Prescreen Website (remove your name from pre-approved credit and insurance mailing lists) <https://www.optoutprescreen.com/>
5. AnnualCreditReport.com (official website from which to get your annual FREE credit report) <https://www.annualcreditreport.com>
6. City of Sacramento Police Department Website (online form to report identity theft) http://www.sacpd.org/crm_rpt_instructions.asp
7. NoPayPal! (consumer complaint website targeting PayPal) <http://www.paypalsucks.com/>
8. *Passwords, Passwords Everywhere and Not a Drop to Drink* (an article from Small Dog News, September 17, 2004) http://www.smalldog.com/newsarchive/kibbles_display.php?id=376

Key tips from Federal Trade Commission:

If you think your identity has been stolen, here's what to do now:

- a. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three-credit reports will be sent to you free of charge.
- b. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.
- c. File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- d. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you.

Additional Key tips from Gail:

- Get direct phone/email contact information from all sources
- Change your passwords
- Cancel unneeded accounts