Important information on identity theft enclosed...

Identity theft...

how to protect yourself.
Legislative Update

The following new consumer protections were enacted last year.

**Assembly Bill 655** Allows consumers to stop credit bureaus from selling or giving their names to companies that solicit credit cards; allows victims of identity theft to block certain credit information; and allows consumers to delete fraudulent credit inquiries on their records. Effective January 1, 2002.

**Senate Bill 125** Allows identity theft victims to obtain copies of all fraudulent applications submitted to credit companies using their name and identity. Many companies refuse to provide victims with records citing that it may violate the imposter's privacy. Effective January 1, 2002.

**Senate Bill 168** Restricts the use of Social Security Numbers as identifiers beginning on July 1, 2002.

The following proposed legislation is currently being considered in the legislature. These bills will go a long way toward protecting consumers from identity theft and protecting personal privacy. For more information on the status of these proposals visit [www.leginfo.ca.gov](http://www.leginfo.ca.gov).

**Senate Bill 1254** Expands the definition of personal identifying information to include: identification numbers used by health insurers, taxpayers, schools; state or federal driver’s license; checking account number; personal identification number (PIN) or password; alien registration number; government passport number; date of birth and information contained in a birth or death certificate.

**Senate Bill 1239** Requires credit bureaus to provide identity theft victims with one free copy of their credit file per month for twelve consecutive months, upon the request of the consumer.
Dear Friends,

Identity theft claims an estimated 500,000 victims per year. It occurs when someone obtains and fraudulently uses another’s personal information. It may be years before victims are aware that their identity has been stolen. And the damage it causes can be devastating, taking victims, on average, up to 16 months to clear their record.

While new technologies allow consumers to complete everyday chores with a swipe of a card, they’ve also allowed for the easy collection of detailed personal information that can easily be stolen.

Privacy and identity protection starts with informed consumers. The following guide provides some tips on how to protect your private information and what to do if you suspect that your identity has been stolen.

New laws to prevent identity theft by increasing personal privacy are currently moving through the legislative process. These new laws will give consumers an added layer of protection against identity thieves.

Controlling your personal information

Your personal information is also very valuable to marketing and research corporations. Marketers will oftentimes create a profile based on available personal information they obtain from credit bureaus and other sources.

However, organizations are offering consumers choices about how their personal information is used. Many, for example, allow you to “opt-out” of having your information shared with others or used for promotional purposes.

Pre-Screened Credit Offers

To opt-out of receiving pre-screened credit card offers (offers based on your credit data) call 888-567-8688. The three major credit bureaus use the same number to let consumers choose not to receive pre-screened credit offers.

Direct Marketers

The Direct Marketing Association’s Mail, E-mail and Telephone Preference Services allow consumers to opt-out of direct marketing, e-mail marketing and/or telemarketing solicitations from many national companies.

To remove your name from many national direct mail, e-mail and telephone lists, contact:

DMA Opt-Out Preference Service
R.O. Box 643 Carmel, NY 10517
www.dmaconsumers.org/privacy.html
How to protect against identity theft

Find out what is in your credit report

Information in your credit report is used by loan and credit card companies, employers, landlords - in fact anyone with a "legitimate business need" - to determine your creditworthiness. To protect yourself from being harmed by incorrect information, you may want to order your credit report at least once a year and make sure it is accurate.

Most credit reporting agencies will charge a fee for a copy of your report. However, you are entitled to a free copy if you are a victim or have been denied credit. To learn how to request your report, please call the following numbers or access the following websites:

- Experian 888-397-3742
  www.experian.com
  ($8 charge for report/$9 on-line)
- Equifax 800-685-1111
  www.equifax.com
  ($8 charge for report/$9 on-line)
- TransUnion 800-888-4213
  www.transunion.com
  ($8 charge for report/$9 on-line)

If you're a victim

Contact credit bureaus immediately. Under the Fair Credit Reporting Act, you can ask credit bureaus to:

- Flag your account with a "fraud alert" asking creditors to call before opening new accounts under your name or making changes to existing accounts.
- Provide the names and telephone numbers of all creditors to check if any fraudulent account(s) have been opened.
- Remove fraudulent entries from a credit report.

Bankruptcy

If you believe someone has filed for bankruptcy using your name, write to the US Trustee in the Region where the bankruptcy was filed. A listing of the U.S. Trustee Programs Regions can be found at www.usdoj.gov/ust. You may also want to contact legal representation to better understand your rights.

Criminal Records/Areests

In rare instances, an identity thief will give your name when being arrested - creating a criminal record under your name. If this happens, you may need to hire an attorney to help resolve the problem. Procedures for clearing your name vary by jurisdiction.

Driver's License or Identification Card

If you have applied for a driver's license or ID card recently and do not receive it within 60 days, call your local DMV office to find out why. Sometimes such items are stolen from mailboxes.

Call 866-658-5758 to report fraudulent use of a driver's license or California identification card. Or e-mail information to dfraud@dmv.ca.gov.

Utilities and Telephone Companies

Alert your gas, electric, water and trash utilities and local and long distance telephone services that you are the victim of identity theft, and there is the possibility that the thief may try to establish accounts using your identification information.
What to do if your identity has been stolen

1. Contact the fraud departments of each of the three major credit bureaus.
   To report fraud to a credit bureau, call or write to the addresses below:
   - Experian  888-397-3742
     RO. Box 9532, Allen, TX 75013
   - Equifax  888-766-0008
     Fraud Assistance
     P.O. Box 105068, Atlanta, GA 30348-5069
   - TransUnion  800-680-7289
     Fraud Victims Assistance Dept.
     P.O. Box 6790, Fullerton, CA 92634

2. Contact the creditors for any accounts that are tampered with or opened fraudulently
   Creditors can include credit card companies, phone companies and other utilities, and banks and other lenders. Ask to speak with someone in the security or fraud department and follow-up with a letter - letters are an important part of the consumer protection procedure under the law. Immediately close accounts.

3. File a police report.
   Get a copy of the police report in case the bank, credit card company or others need proof of the crime.

Investments
   If you believe that an identity thief has tampered with your securities investments or brokerage account, immediately report it to your broker, account manager and to the Securities and Exchange Commission at www.sec.gov/complaint.shtml or write SEC Complaint Center, 450 Fifth Street, NW, Washington, D.C. 20549-0213 or call 800-732-0330 (fax 202-942-9634).

- Contact everyone who has received your credit report in the last six months to alert them of disputed or erroneous information.

To report fraud to a credit bureau, call or write to the addresses below:
   - Experian  888-397-3742
     RO. Box 9532, Allen, TX 75013
   - Equifax  888-766-0008
     Fraud Assistance
     P.O. Box 105068, Atlanta, GA 30348-5069
   - TransUnion  800-680-7289
     Fraud Victims Assistance Dept.
     P.O. Box 6790, Fullerton, CA 92634

Check your bank statement promptly
   Keep your supply of blank checks secure. Thieves are using scanners and color printers to replicate checks. So check your bank statements promptly to ensure that funds weren't drawn from an account using fake checks.

If you're a victim
   Contact your bank and stop payment on any outstanding checks. Cancel your checking and savings accounts and open new accounts. Report any fraud to check verification companies.
   - CheckRite  800-766-2748
   - Telecheck  800-710-9888
Other ways to minimize your risk of identity theft

Giving personal information. Before you reveal any personal information, find out how it will be used and whether it will be shared with others. Ask about how you can opt-out of giving personal information.

Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Do not leave outgoing mail on your mailbox, especially in public places like apartment mailboxes. Promptly remove mail from your mailbox after it is delivered. If on vacation, place a vacation hold on your mail by calling 800-275-8777 or by visiting your local post office.

Don’t give personal information over the phone, through the mail or over the internet unless you have initiated the contact or know with whom you are dealing. Identity thieves may pose as representatives of banks or government agencies to get you to reveal your SSN, mother’s maiden name, bank account number, or other identifying information.

Tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards, and credit offers you get in the mail.

Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.

Don’t carry your SSN card; leave it in a secure place. Give your SSN only when necessary and ask to use other types of identifiers when possible.