

Links FOR ADDITIONAL INFORMATION

Consumer Credit Counseling Service: Call 800-249-2227; or write to David H. Dungan Building, 8737 King George Drive, Suite 200, Dallas, TX 75235-2273; or visit the website at www.cccs.net.

Privacy Rights Clearinghouse: Call 619-298-3396; or fax them at 619-298-5681; or write to 3100 Fifth Avenue, Suite B, San Diego, CA 92103; or visit the website at www.privacyrights.org.

Identity Theft Resources Center: Call 858-693-7935; or write to PO Box 26833, San Diego, CA 92196; or visit the website at www.idtheftcenter.org.

Additional information on identity theft prevention and victim assistance can be found at www.identity-theft-help.us.

Prevention: TIPS TO PROTECT YOUR IDENTITY

- Never give your credit card number or other personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or you are sure you know who you are dealing with. Personal information includes: social security number, driver license number, account number(s), date of birth, place of birth, home address, mother's maiden name, or passwords.
- When you order new checks, consider removing extra information, such as your social security number, driver license number, middle name, and telephone number.
- Check your credit history and bank records frequently. Look for signs of inaccurate or suspicious activity.
- Keep detailed and accurate records of your banking, check writing, and credit card/ATM usage.
- Ensure that carbons on credit card receipts are destroyed.

- To minimize the amount of information subject to theft, do not carry extra credit cards, your social security card, birth certificate, or passport in your wallet or purse, except when needed.
- Purchase a home shredder or completely destroy any items that may have personal information and identifiers, such as address, date of birth, social security number, driver license or identification card number, and account number(s), rather than discarding them in the trash.
- If your cellular phone or long distance calling card has been stolen or if you discover fraudulent charges on your bills, cancel the accounts and open new ones.

Questions ABOUT THIS BROCHURE

This brochure was created by the Texas DPS Bureau of Information Analysis (BIA) in conjunction with the DPS Driver License Division. Any questions regarding the information contained in this brochure can be directed to the BIA at 512-424-2200.



DISCLAIMER

The Texas Department of Public Safety provides this "Identity Theft Brochure" only as a convenience. **USERS ARE SOLELY RESPONSIBLE FOR VERIFYING THE ACCURACY, COMPLETENESS, CURRENCY, AND SUITABILITY OF ALL INFORMATION CONTAINED HEREIN.** The Department does not endorse, guarantee, or warrant any of the referenced commercial products or services, and any mention of commercial products or services is for informational purposes only. The Department has provided links to Internet sites maintained by third parties, which may be of interest to users, but for which this agency has no responsibility. The Department makes no representations or warranties of any kind as to the accuracy or any other aspect of the information contained on such Internet sites.

TEXAS

DEPARTMENT OF PUBLIC SAFETY
BUREAU OF INFORMATION
ANALYSIS

What if you become a
VICTIM
of
IDENTITY THEFT

**The only true defense against
identity theft is prevention**

What to do IF YOU HAVE BECOME A VICTIM OF IDENTITY THEFT

NOTIFY THE POLICE OR SHERIFF'S OFFICE: If you believe that your identity has been fraudulently used by another person without your consent, contact your local police department or sheriff's office to file a criminal report. Document the names and phone numbers of everyone you speak to regarding the incident. List exactly what has happened, such as bad checks, credit card abuse, or misuse of name, state driver license, or identification card. Follow up your phone calls with letters. Keep a copy of the criminal report.

In 1999, the Texas Legislature charged sheriff's offices in Texas with the responsibility to establish a unique criminal file referred to as "The Stolen Identity File." Once your file has been established, the sheriff's office will report the information to a statewide file managed by the Department of Public Safety. If you have any questions concerning this process, please contact your local sheriff's office or the Department's Error Resolution Unit in the Crime Records Service at 512-424-7256.

CONTACT ANY DRIVER LICENSE OFFICE: After you have filed a criminal report, you may contact any local driver license office for assistance in determining the best course of action for your individual situation. You will be asked to supply personal documentation for proof of your identity as well as criminal reports, copies of returned checks, or cancellation information on credit card or checks. You will also be asked to complete a Forgery Affidavit form that will need to be notarized. A copy of the form can be obtained at any local driver license office or at <http://www.txdps.state.tx.us/ftp/forms/forgaff.pdf>.

NOTIFY CREDITORS AND MERCHANTS: If unauthorized charges appear on your legitimate credit cards, cancel those cards and request replacement cards with new account numbers. Cancel all unauthorized credit cards and close those accounts. Monitor credit card bills for new fraudulent activity and, if found, report it immediately to the credit card issuers and credit reporting agencies.

NOTIFY YOUR BANK(S): Ask them to flag your account and contact you regarding any unusual activity. Take the following action in the event of such activity: if checks were stolen, place stop payment orders on them; if bank accounts were opened without your consent, close them.

If your ATM card has been stolen or compromised, contact the issuing financial institution and request a new card, account number, and password. Do not use your old password, common passwords, personal identification (such as the last four digits of your social security number), your date of birth, middle name, mother's maiden name, address, or anything else that could be easily discovered.

CONTACT THE SOCIAL SECURITY ADMINISTRATION: Report the unauthorized use of your personal information by calling 800-269-0271; or by fax at 410-597-0118; or write to SSA Fraud Hotline, PO Box 17768, Baltimore, MD 21235; or visit their website at www.socialsecurity.gov/org. You can also call the SSA at 1-800-772-1213 to verify the accuracy of the earnings report on your SSN, to request a copy of your Social Security Statement, or to get a replacement Social Security card if yours is lost or stolen.

NOTIFY THE FEDERAL TRADE COMMISSION (FTC): The FTC is one place to report ID theft to the federal government. To file an identity theft complaint or request information, call 877-438-4338 (TTY: 1-866-653-4261) or write to Identity Theft Clearinghouse, FTC, 600 Pennsylvania Avenue NW, Washington, DC 20580; or visit www.ftc.gov/idtheft. Be sure to ask for the free brochure, "Take Charge: Fighting Back Against Identity Theft."

NOTIFY THE US PASSPORT AGENCY: Notify the US Passport Agency to be on alert for anyone fraudulently applying for a new passport in your name. You can write to them at US Passport Agency, 1111 19th Street NW, Washington, DC 20522-1705; or call 202-647-0518; or visit www.travel.state.gov/passport.

CONTACT THE US POSTAL SERVICE: If you suspect your mail has been tampered with, check the "Blue Pages" of your local telephone directory for a phone number of your local post office. If you plan to be away from your home or business for an extended time, call the US Postal Service at 1-800-275-8777 to request a "hold" be placed on your mail until you return.

NOTIFY ONE OF THE THREE MAJOR REPORTING AGENCIES: Request that a fraud alert and a victim's statement be placed in your file. Also, request a FREE copy of your credit report to determine if any accounts were opened without your consent and request the agency remove inquiries and/or fraudulent accounts stemming from theft. Since these agencies share information, notification to only one is necessary.

Equifax: To request a credit report, call 800-685-1111. To report fraud, call 800-525-6285; or write to PO Box 740241, Atlanta, GA 30374; or visit www.equifax.com.

Experian: To request a credit report or report fraud, call 888-397-3742; or write to PO Box 9532, Allen, TX 75013; or visit www.experian.com.

Trans Union: To request a credit report, call 800-888-4213. To report fraud, call 800-680-7289; or write to PO Box 6790, Fullerton, CA 92634; visit www.transunion.com or send an e-mail to fvad@transunion.com.

CONTACT THE MAJOR CHECK VERIFICATION COMPANIES: If you have had a check(s) stolen or bank account opened fraudulently, report it to the check verification companies listed below. Place a stop payment order on any invalid (or unauthorized) checks. Cancel your checking and savings accounts and obtain new account numbers.

Check Rite 800-766-2748

Certegy, Inc. 800-437-5120

Chex Systems, Inc. 800-428-9623
www.chexhelp.com

TeleCheck 800-710-9898
www.telecheck.com

National Processing Company 800-526-5380
www.npc.net

*You can also call SCAN (800-262-7771) to find out if the identity thief has been passing bad checks in your name.