



Identity theft is one of the fastest growing crimes in America. Victims come from all walks of life, from everyday people to celebrities like Tiger Woods and Rosie O'Donnell.

The Federal Trade Commission's identity theft hotline reports receiving more than 1,000 calls a week. In California, nearly 800 victims in Los Angeles County alone reported having someone using their identity while committing a crime or attempting to avoid prosecution.

It is a felony in California to use the personal identifying information of another person without the authorization of that person for any unlawful purpose including to obtain credit, goods, services, or medical information.

The Attorney General's Office maintains an Identity Theft Registry to assist victims who are wrongfully identified as criminals. Through the ID Theft data base, law enforcement and anyone else designated by the victim to have access would be notified that the criminal history is not his or hers. To learn more, call toll-free: (888) 880-0240 or visit the ID Theft web page <http://caag.state.ca.us/idtheft/index.htm>

To help protect against identity theft, California enacted a new law requiring businesses and government agencies beginning July 1, 2003, to notify consumers if hackers gain entry to computers that contain unencrypted personal information such as credit card numbers, pass codes needed for use of personal accounts, Social Security numbers or driver's license numbers.



Butte County District Attorney

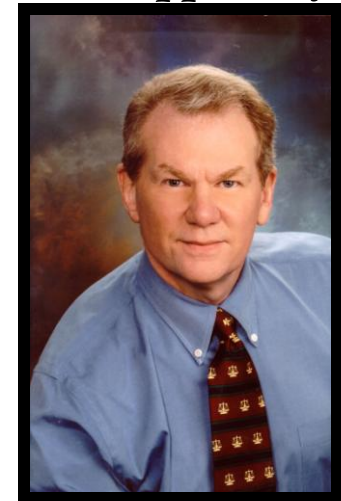
25 County Center Drive
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IDtheft_Brochure-1-Casino.doc

Identity Theft



It could happen to you!



"Identity Theft is one of the fastest growing economic crimes. Protect yourself by using the information my office has provided in this brochure."

Michael L. Ramsey
Butte County District Attorney

WHAT IS IDENTITY THEFT?

LEGAL DEFINITION IN PENAL CODE 530.5.

(a) Every person who willfully obtains personal identifying information, as defined in subdivision (b), of another person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person, is guilty of a public offense, and upon conviction therefore, shall be punished either by imprisonment in a county jail not to exceed one year, a fine not to exceed one thousand dollars (\$1,000), or both that imprisonment and fine, or by imprisonment in the state prison, a fine not to exceed ten thousand dollars (\$10,000), or both that imprisonment and fine.

(b) "Personal identifying information," as used in this section, means the name, address, telephone number, health insurance identification number, taxpayer identification number, school identification number, state or federal driver's license number, or identification number, social security number, place of employment, employee identification number, mother's maiden name, demand deposit account number, savings account number, checking account number, PIN (personal identification number) or password, alien registration number, government passport number, date of birth, unique biometric data including fingerprint, facial scan identifiers, voice print, retina or iris image, or other unique physical representation, unique electronic data including identification number, address, or routing code, telecommunication identifying information or access device, information contained in a birth or death certificate, or credit card number of an individual person.

If you are a victim of identity theft as described above, do the following:

- 1) Contact your local law enforcement agency and make a police report.
- 2) Contact the three credit reporting agencies and consider placing a "Fraud Watch" on your credit accounts.

CREDIT BUREAUS

Equifax: 800-685-1111 <http://www.equifax.com>
(Fraud Div. 800-525-6285)

Experian: 888-experian <http://www.experian.com>
(Fraud Div. 888-397-3742)

Trans Union: 800-888-4213 <http://www.tuc.com>
(Fraud Div. 800-680-7289)

15 must-know tips for protecting your identity

1. **Be watchful of shoulder-surfers.** At ATMs and phone booths, thieves will stand close enough to see PIN numbers punched in by users.
2. **Mind those credit card receipts,** especially since only a few credit card receipts have stopped listing full account numbers and expiration dates. Put the charge slip copies in a safe spot until your credit card bills arrive.
3. **Buy a shredder and use it.** Shred everything, including credit card receipts (after you've reconciled your bill), old bank statements, medical statements, everyday bills, and pre-approved credit card offers. Any document that has personal financial information on it can give an identity thief a foothold into your life.
4. **Write clearly on all credit applications.** Consistently and completely fill in all credit and loan applications using your full name, first, middle and last. Every bill that comes to your house should be addressed exactly the same.
5. **Monitor your credit accounts carefully,** so you'll know if a bill's missing or unauthorized purchases have been made. Close out unused credit cards. Cutting them up is not enough.
6. **Limit the number of credit cards you carry.** The fewer cards you have, the easier it is to track them.
7. **Get a credit report at least once a year** and clean up any errors. Look for personal information and credit accounts that are not yours. Credit bureaus make mistakes.
8. **Never leave paid bills in your mailbox** for the mail carrier to pick up. Drop them off at a post office box.
9. **If you're moving, contact all your creditors and update them** of your address changes immediately. You don't want credit

information and new credit cards being delivered to the wrong address. Likewise, if your credit card expires and you don't receive a new one, call your creditor immediately.

10. Protect your Social Security number.

Only give your Social Security number when absolutely necessary. Avoid using it as your account number whenever possible. If merchants demand it, ask for an alternate number and take your business elsewhere if they insist on writing it on your check. Likewise, don't print it on your checks.

11. Never carry your Social Security number and driver license together in your wallet.

12. **Don't provide your Social Security number, bank account number or credit card number** to anyone who contacts you through telephone solicitation.

13. **If you're shopping with an online merchant for the first time, look for the Trust-e symbol** or a Better Business Bureau online seal. These indicate the seller has been independently audited and deemed trustworthy.

14. **Make sure any online credit card charges are handled through a secure site** or in an encrypted mode. You'll know you're on a secure site if the Web page on which you conduct your transaction begins with *https* instead of the usual *http*.

15. **Only shop on Web sites that offer a privacy policy.** Know how your personal information will be handled. Print out privacy policies, warranties, price guarantees and other important information.

TO REPORT ANY TYPE OF FRAUD

In Butte County Call:
866 DA FRAUD

ON THE INTERNET VISIT:
[HTTP:// WWW.BUTTECOUNTY.NET/DA](http://www.buttecounty.net/da)