

## Legal Issues and Remedies

### False Civil and Criminal Judgments

Sometimes, victims of identity theft and fraud are wrongfully accused of crimes committed by another person(s). If a civil judgment has been entered in your name for actions taken by others, contact the court where the judgment was entered and report that you are a victim of identity theft or fraud. If you are wrongfully prosecuted for criminal charges, contact the California Department of Justice and the Federal Bureau of Investigations. Ask for information on how to clear your name.

### Legal Help

You may want to consult an attorney concerning any legal action that may be necessary for your case.

### To Remove Your Telephone Number From Telemarketing Lists

Register with the Federal Trade Commission's National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or call 1-888-382-1222.

### To Remove Your Name From Prescreened Credit Offers

If you would like to reduce the number of prescreened credit and insurance offers you are receiving, visit [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-5OptOut (1-888-567-8688).

### To Remove Your Name from Mailing Lists

You can remove your name from individual organization lists. Visit Direct Marketing Association's website at [www.dmchoice.org](http://www.dmchoice.org) and register online or download the form and mail it to:

Mail Preference Association  
Direct Marketing Association  
PO Box 643  
Carmel, NY 10512

## To Report Fraudulent Use of Your Checks

Call:

- Your banking institution
- Certegy Inc. 1-800-437-5120
- Chexsystems 1-800-428-9623
- SCAN 1-800-262-7771
- Telecheck 1-800-710-9898

### Other Useful Resources

The Federal Trade Commission (FTC) provides resources on its website to educate consumers about the crime of identity theft. The FTC website provides detailed information, publications, and tools to help you learn how to avoid identity theft and learn what to do if your identity is stolen. To request publications, contact FTC at 1-877-IDTHEFT (1-877-438-4338) or visit [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft).

### Websites

You may obtain additional information about identity theft and fraud at the following websites:

Department of Justice

[www.usdoj.gov](http://www.usdoj.gov)

Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov)

Identity Theft Resource Center

[www.idtheftcenter.org](http://www.idtheftcenter.org)

Federal Communications Commission

[www.fcc.gov](http://www.fcc.gov)

Internal Revenue Service

[www.irs.gov/uac/](http://www.irs.gov/uac/)

Taxpayer-Guide-to-Identity-Theft

Social Security Administration

[www.ssa.gov](http://www.ssa.gov)

U.S. Postal Inspection Service

[www.usps.gov](http://www.usps.gov)

Internet Crime Complaint Center

[www.ic3.gov](http://www.ic3.gov)

**NOTE:** The addresses, telephone numbers, and websites provided in this brochure are correct as of the printing date. They are subject to change without notice.

Save Time. Go Online.  
[www.DMV.ca.gov](http://www.DMV.ca.gov)  
DRIVING CHANGE

Go online 24 hours a day, 7 days a week at [www.dmv.ca.gov](http://www.dmv.ca.gov) to:

- Renew your vehicle registration.
- Renew your driver license or identification card.
- Calculate registration fees.
- Verify & update vehicle registration insurance suspension information.
- Take a sample driver license test.
- Order special license plates.
- Get forms, brochures, and handbooks.
- Find answers to your DMV questions.
- Make appointments (except commercial driving test\*).

Call 1-800-777-0133 for automated service 24 hours a day, 7 days a week to:

- Make an appointment (except commercial driving test\*).
- Renew your vehicle registration or driver license. See your renewal notice for the Renewal ID Number (RIN).
- Get forms and publications.
- Listen to general information.
- Verify & update vehicle registration insurance suspension information.

\*To make a commercial driving test appointment or speak with a technician, call 1-800-777-0133 during our normal business hours.

For hearing impaired service call TTY 1-800-368-4327.

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## Identity Fraud

## Fast Facts

What to Do if it Happens to You?



[www.dmv.ca.gov](http://www.dmv.ca.gov)





## Purpose

Identity theft and identity fraud are two of the fastest growing crimes in the United States. These crimes occur when someone uses a person's identifying information, such as a driver license, birth date, and/or social security card number, without authority, to commit fraud. This brochure provides identity theft victims with important information and resources.

**NOTE:** The information in this brochure should not be construed as legal advice or as policy of the state of California.

## What if Identity Theft and Fraud Happens to You?

- File a police report with your local police. Keep a copy of the police report.
- Keep a log of all conversations related to your identity fraud case such as:
  - Dates.
  - Names of people you talked to.
  - Telephone numbers of the agencies you called.
  - The time you spent on each conversation.
  - Expenses incurred.
- Follow-up on important conversations in writing.
- Send correspondence by certified mail, return receipt requested.
- Keep copies of all letters and documents.
- Contact all creditors and banking institutions.

## Credit Bureaus

Immediately call the fraud units of each of the three major credit bureaus — Experian, Equifax, and TransUnion — to report the theft or loss of your credit card(s).

## Equifax:

PO Box 740241  
Atlanta, GA 30374-0241

- Report fraud: Call 1-800-525-6285 and write to the above address.
- Order credit reports: 1-800-685-1111

## Experian:

PO Box 9532  
Allen, TX 75013-0949

- Report fraud: Call 1-888-397-3742 and write to the above address.
- Order credit reports: 1-888-397-3742

## TransUnion:

PO Box 1000  
Chester, PA 19022

- Report fraud: Call 1-800-680-7289 and write to:  
Fraud Victim Assistance Division  
PO Box 6790, Fullerton, CA 92634
- Order credit reports: 1-800-916-8800

## Fraud Alerts

Under the Fair Credit Reporting Act, you can ask the credit bureaus:

- To have your account flagged with a “fraud alert” and place a victim's statement in your file requiring creditors to call you before opening any new accounts or making any changes to your existing account.
- For the names and telephone numbers of creditors if any fraudulent account(s) have been opened.
- To remove fraudulent entries from your credit report.
- To notify those entities that received your credit report in the last six months to alert them of any disputed or erroneous information.

**IMPORTANT:** By law, victims of identity fraud are entitled to a free credit report once a year.

## How to Stop Further Identity Theft and Fraud

### Banks/Financial Institutions

If your checks are stolen or bank accounts are set up fraudulently in your name, report the fraudulent activity to the check verification companies (see the end of this brochure for names and telephone numbers). Put stop payments on any outstanding checks that you may not have written. Cancel your checking and savings accounts and open new accounts. If possible, give the bank a password for your account, other than your mother's maiden name.

### ATM Cards

If your ATM card has been stolen or compromised, request a new card, account number, and password. Do not use your old password. When you create a new password, do not use numbers that are readily available, such as the last four digits of your social security number or your birth date.

### Fraudulent Change of Address

Notify your local postal inspector if you suspect that someone has changed your address with the post office or has used the mail to commit credit or bank fraud. Contact your local postmaster to have your mail sent to the correct address. Talk with your mail carrier to alert him/her of the problem.

### Social Security Number Misuse

Call the Social Security Administration (SSA) at 1-800-269-0271 to report the fraudulent use of your social security number.

### Passports

If your passport is lost or stolen, notify the U.S. Department of State by completing a Statement Regarding a Lost or Stolen Passport (DS 64). This form is available at your local post office or may be obtained at [www.state.gov](http://www.state.gov).

### Telephone Service/Company

Immediately notify your telephone company if your calling card has been stolen or you discover fraudulent charges on your bill.

## California Driver License or Identification (DL/ID) Card

If your DL/ID card is stolen or misused contact DMV at 1-866-658-5758, by e-mail at [dlfraud@dmv.ca.gov](mailto:dlfraud@dmv.ca.gov), or by mail at DL Fraud Unit MS L217, PO Box 932391, Sacramento CA 94232-3910 to inquire about the steps to take to protect your identity. Do not include any personal identifying information on your e-mail.

**IMPORTANT:** An e-mail or fax transmission of confidential information such as your social security number or credit card information is not secure.

## Report DL/ID Card Number Misuse

If you discover that you have become a victim of DL or ID card fraud, immediately contact DMV to report the misuse. For an appointment call 1-800-777-0133 or e-mail your inquiry to [dlfraud@dmv.ca.gov](mailto:dlfraud@dmv.ca.gov). Do not include any personal identifying information on your e-mail.

At the time of your appointment, you will need to:

- Submit proof of your identity. Your California DL or ID card is sufficient. If you do not have your California DL/ID card, you may obtain a list of additional acceptable documents by calling 1-800-777-0133 or going online at [http://www.dmv.ca.gov/pubs/brochures/fast\\_facts/ffd105.htm](http://www.dmv.ca.gov/pubs/brochures/fast_facts/ffd105.htm) to find the *Birth Date/Legal Presence and True Full Name* (FFDL 5) *Fast Facts* brochure.
- Complete a statement describing the facts of the fraud.
- Submit a copy of the police report or a written explanation of why a report was not filed.
- Submit copies of canceled checks, bills, or letters from companies or banks to substantiate the fraud.