

What To Do If You Think Your Identity Has Been Stolen

- **Place a Fraud Alert on your credit report.** These alerts will compel creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. To place an initial 90-day fraud alert call one of the following:
 - Equifax: 1-800-525-6285
 - Experian: 1-800-397-3742
 - TransUnion: 1-800-680-7289
- **Close accounts.** Close any accounts that have been tampered with or established fraudulently. Call the security or fraud departments of each company and confirm that disputed accounts have been closed. Keep copies of documents and records regarding the theft.
- **File a police report.**
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations of fraud.
 - Website: IdentityTheft.gov
 - Phone: 1-877-382-4357



UC SANTA BARBARA
Police Department

Protecting Yourself Against Identity Theft



UCSB Police Department

Public Safety Building, 574
Santa Barbara, CA 93106
Open 24/7

Non-Emergency:
(805) 893-3446

Fax: (805) 893-8569
www.police.ucsb.edu



Deter thieves by safeguarding your information...

- **Shred** your financial documents and paperwork with any personal information.
- **Protect your social security number.** DO NOT carry your social security card in your wallet. Only give this number out if absolutely necessary, ask to use another form of identifying information.
- **Do not give out personal information** on the phone, through the mail, or over the internet.
- **Never open links sent in unsolicited emails;** use software to safeguard against spyware and viruses. Visit OnGuardOnline.gov for more information.
- **Never use an obvious password.** Try including numbers, symbols, and capital letters.



Detecting Identity Theft

One of the main reasons people ages 18 to 24 are at the greatest risk of identity theft is because it takes them longer to discover they have been defrauded. By routinely monitoring your financial accounts and billing statements, you are better able to detect suspicious activity.

Signs that require immediate attention:

- Bills not arriving as expected,
- Unexpected credit cards or account statements,
- Denials of credit for no apparent reason,
- Calls or letters about purchases you did not make

Inspect Your Credit Report

Credit reports contain information about you, including what accounts you have and your bill paying history. Equifax, Experian, and TransUnion will provide you with a free copy of your report each year, upon request.

Visit, www.annualcreditreport.com, a service created by these three companies, to obtain your copy.

Common Ways ID Theft Happens

1. **Dumpster Diving** -- They rummage through trash looking for bills or other paper with your personal information on it
2. **Skimming** -- They steal credit/debit card numbers by using a special storage device when processing your card
3. **Phishing** -- They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information
4. **Changing your address** -- They divert your billing statements to another location by completing a "change of address" form
5. **Stealing** -- They steal wallets and purses, mail including bank and credit card statements, pre-approved credit offers and new checks or tax information. They also steal personnel records from employers, or bribe employees who have access. Personal information that is not properly secured at home can also be an easy target.