



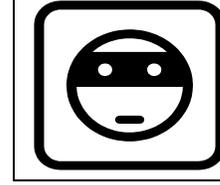
REPRESENTATIVE ROBERTO R. ALONZO'S capitol report



For more information concerning these topics or to schedule an appointment please call (512) 463-0408 or visit www.house.state.tx.us



Identity Theft Prevention



DPS Offers Tips to Prevent Crime, ID Theft, & Other Crimes During the Christmas Holidays !

With the Christmas season right around the corner, this is a period of the year when shoppers, malls, stores of all sorts, and people traffic in general add to the extra congested atmosphere all over our communities. And much of that congested traffic translates into more vehicles parked in our shopping mall parking lots, our store lots, and even our neighborhood streets and home driveways. Furthermore, this congested traffic season also means prime time for thieves and burglars looking for ways to steal and spike in our crime rates. But there are ways you can prevent some of those crimes, including identity theft. According to the Texas Department of Public Safety (DPS), **"The only true defense against identity theft is prevention."** So what are some tips to prevent that.

WHAT TO DO IF YOU HAVE BECOME A VICTIM OF IDENTITY THEFT DURING THE HOLIDAYS

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.

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 printed from [Forgery Affidavit](#).

STOLEN IDENTITY FILE: 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 the 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 Error Resolution Unit in the Crime Records Service within the Department of Public Safety at (512) 424-7256.

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.

AUTOMATIC TELLER MACHINE (ATM) CARDS: 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 to (800) 269-0271; fax: (410) 597-0118; write: SSA Fraud Hotline, P.O. Box 17768, Baltimore, MD 21235; or visit their website: www.socialsecurity.gov/org. Also call SSA at (800) 772-1213 to verify the accuracy of the earnings report on your SSN, and to request a copy of your Social Security Statement, or get a replacement SSN Card if yours is lost or stolen.

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: (866) 653-4261 or write Identity Theft Clearinghouse, FTC, 600 Pennsylvania Ave. NW, Washington, D.C. 20580 or www.ftc.gov/idtheft. Be sure to ask for the free brochure: *Take Charge: Fighting Back Against Identity Theft*.

NOTIFY THE U.S. PASSPORT AGENCY: Notify the U.S. Passport Agency to be on alert for anyone applying for a new passport fraudulently in your name: U.S. Passport Agency, 1111 19th Street. N.W, Washington D.C. 20522-1705, (202) 647-0518 or at: www.travel.state.gov/passport.

REPORT THE THEFT TO ONE OF THE THREE MAJOR CREDIT 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. As these agencies share information, notification to only one is necessary.

Equifax: To request a credit report: (800) 685-1111. To report fraud: (800) 525-6285 or write to P.O. Box 740241, Atlanta, GA 30374 or the website: www.equifax.com.

Experian: To request a credit report or report fraud: (888) 397-3742 or write to P.O. Box 9532, Allen, TX 75013 or website: www.experian.com

Trans Union: To request a credit report: (800) 888-4213. To report fraud: (800) 680-7289; write to P.O. Box 6790, Fullerton, CA 92634; www.transunion.com or email: fvad@transunion.com