

YOUR GOOD NAME GONE BAD!

Identity theft is when someone obtains a person's identifying information, such as name, address, date of birth, social security number or mother's maiden name. Using this information illegally, an imposter can open new credit card accounts, drain your bank accounts, purchase automobiles, apply for loans, open utility services and so on.

Warning signs:

- Your monthly credit card and bank statements suddenly stop arriving.
- You are denied credit for no apparent reason.
- You start getting bills from companies you do not recognize.
- Credit collection agencies try to collect on debts that do not belong to you.

Protect yourself:

- Make sure your bank, doctor's office and other businesses are taking precautions.
- Never carry important information unless necessary.
- Do not put your personal information on credit card slips or sales slips.
- Social Security numbers or phone numbers should never be put on checks.
- Do not give out personal information over the phone or on the Internet.
- Shred personal documents before putting them in the trash.
- Get a copy of your credit report every year.
- Keep important records out of sight and in a safe place.
- Cut up old credit cards before throwing them away.
- Do not use your mother's maiden name as a password, make one up.
- Make sure your mailbox is secure, or use the post office for important mail.

If You Become a Victim

- Notify all creditors and financial institutions in writing and by phone.
- Notify local law enforcement and obtain a report.
- Report the crime to the Federal Trade Commission.
- Contact the fraud units of the three credit reporting agencies: Equifax, Experian and Trans Union.
- Advise your local utility companies to watch out for anyone using your name.

Please also see our Identity Theft Prevention [brochure](#) and [flyer](#).

Other Resources

- [United States Postal Inspection Service](#)
- [United States Secret Service](#)
- [Social Security Administration](#)
- [Call For Action, Inc.](#)

For further assistance and advice you can contact the Novato Police Department at 897-4361.