



Atherton Police Department

Identity Theft Alert

Identity theft is a crime in which an imposter obtains key pieces of personal identifying information (PII) such as Social Security Numbers and driver's license numbers for their own personal gain. It can start with lost or stolen wallets, pilfered mail, a data breach, computer virus, or phishing. Phishing is the criminally fraudulent process of attempting to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity in an electronic communication, a scam, or paper documents thrown out by you or a business (dumpster diving). This crime varies widely, and can include check fraud, credit card fraud, financial identity theft, criminal identity theft, governmental identity theft, and identity fraud.

A Few Facts About Identity Theft

1. The average fraud amount per case has increased from \$5,249 to \$6,383, over 2 years. As a result, the total one-year cost of identity fraud in the United States has remained relatively flat between 2003 and 2006, increasing from \$53.2 billion to \$56.6 billion.
2. The vast majority of identity fraud victims (68%) incur no out-of-pocket expenses. This points out that businesses are victims of fraud as well.
3. Victims are spending more time to resolve identity fraud cases, which has increased from 33 hours in 2003 to 40 hours in 2006.

Means of Access

1. How most data is compromised (90%) takes place through traditional offline channels and not via the Internet, when the victim can identify the source of data compromise.
2. Lost or stolen wallets, checkbooks or credit cards continue to be the primary source of personal information theft when the victim can identify the source of data compromise (30%).
3. Almost half (47%) of all identity theft is perpetrated by friends, neighbors, in-home employees, family members or relatives - someone known - when the victim can identify the perpetrator of data compromise.
4. Nearly 70% of consumers are shredding documents, so that trash as a source of data compromise is now less than 1%.

Demographic Differences

1. The 65+ demographic age group has the smallest rate of identity fraud victims (2.3%).
2. The 35-44 demographic age group has the highest average fraud amount (\$9,435). *(Note: victims' age was not found to be statistically related to Internet usage as compared to traditional types of fraud.)*

Some Ways a Suspect Will Obtain Your Information

1. Steal your mail from an unsecured mailbox.
2. Information still on a hard drive of a computer that has been disposed of. Destroy a hard drive on an old computer before disposing of it to insure any data cannot be removed from the drive.
3. Call you saying they are with a banking institution and ask you to confirm your information.
4. Collect the information from the trash.

If you see anyone suspicious near your mailbox, please call the Atherton Police Department (APD). Program your cell phone with the APD's emergency number (650-323-6131) and business number (650-688-6500). If you are a victim of Identity Theft, call the Atherton Police Department ASAP to have a crime report taken.

A Partial List of Resources if You are a Victim of Identity Theft

- Attorney General: Edmund G. "Jerry" Brown Jr. (D)
1300 I St., Ste. 1740, Sacramento, CA 95814
Phone: (916) 445-9555
Website: <http://ag.ca.gov>
- California Office of Privacy Protection,
(Dept. of Consumer Affairs)
Phone: (866) 785-9663
Website: www.privacy.ca.gov
- CA Secretary of State
Phone: (916) 653-6814
Website: www.ss.ca.gov
- CA DMV Fraud Department
Phone / Local: (866) 658-5758
Phone / Out of State: (916) 657-2274
Website: www.dmv.ca.gov
Email: DLFraud@DMV.CA.gov
- CA Identity Theft Registry
(for victims of Criminal Identity Theft)
Website: <http://ag.ca.gov/idtheft/general.php>

CRAs and FTC

- Equifax
PO Box 740241, Atlanta, GA 30374-0241
Phone: (800) 525-6285
Website: www.equifax.com
- Experian
PO Box 9701, Allen, TX 75013-0949
Phone: (888) 397-3742
Website: www.experian.com
- TransUnion
PO Box 6790, Fullerton, CA 92834
Phone: (800) 680-7289
Website: www.transunion.com
- FTC
Identity Theft Complaint Input Form