REPORT OF ACTIVITY OUTSIDE JURISDICTION

Per California Penal Code Section 530.6, a victim of Identity Theft may request a police report with the law enforcement agency that has jurisdiction over his/her actual residency or place of business. The law enforcement agency is **required** to take the report. If the suspected crime was committed in a different jurisdiction (i.e. suspect using victim's info to cash checks in other cities), the local law enforcement agency **does not** have to investigate the case and may refer the matter to the law enforcement agency where the suspected crime was committed for further investigation.

The Oakland Police Department (OPD) will **NOT** conduct additional or follow-up investigations if the fraudulent activity occurred outside of the City of Oakland. OPD will receive the report you completed involving suspect activity and may forward a copy of this report to the agency or agencies with investigative jurisdiction where the identity theft or transaction(s) are believed to have occurred. An OPD investigator may contact you and direct you where to send any additional information you receive associated with your case. You are advised to contact those agencies directly to inquire about the status of your case. OPD will not have any information about investigations by other agencies.

Identity Theft and Fraud Victim Referral Information

Follow all the steps outlined below and contact the listed companies to reduce damage to your credit records and additional fraudulent activity and assist law enforcement with the investigation.

1. Keep a log or chronology of your case: Write and keep an open chronology of all identity theft and fraudulent activity or events that occur with your identity theft or fraud case. Start from the date of the first known fraudulent transaction. List each separate transaction and activity by the following: Date, Day, Time, Account, Account Number, Names and Phone Numbers of people you contacted about the fraud. Include a brief topic of all conversations and any work you did. Include as much detail as possible.

Example:

- 06-10-2006 Thu New credit account used at JCPenney store, Newark CA, #502 644 200 45. My name, address and SSN used. Charges of \$1,435.50 made to account. This information was learned from bill and JCPenney customer service on 07-02-04.
 07-02-2006 Fri Received first JCPenney statement for Acct. # 502 644 200 45. Called JCPenney to report fraud, 800-555-1234. Spoke to customer service rep "John" about fraud. Account was opened at the store on 06-02-2004. Account closed today.
- 2. Start a file folder. Keep all bills, statements, correspondence, and mail received for accounts you did not open or authorize, accounts opened in another name at your address, or accounts using your personal information.
- 3. You must call each of the following credit reporting bureaus. Only one call is needed to place a "fraud alert" with all three bureaus. You are advised to call each credit bureau and report that you have been a victim of identity theft or fraud. Request a copy of your credit report from each bureau. Request a victim statement be added to your credit file. Ask that your name be removed and "opt-out" of pre-approved offers of credit. If fraud is major, ask about "Security Freeze" on credit files.

 Experian
 (888) 397-3742
 Opt-Out (888) 567-8688
 Web site information:
 http://www.experian.com

 Equifax
 (800) 525-6285
 Opt-Out (888) 567-8688
 Web site information:
 http://www.equifax.com

 Trans Union
 (800) 680-7289
 Opt-Out (888) 567-8688
 Web site information:
 http://www.transunion.com

4. Read your credit reports carefully. Compare each account listed to your accounts and credit.

Contact all financial institutions, merchants, and stores where accounts have been fraudulently opened or created or your accounts accessed without your knowledge. Cancel fraudulent and accessed accounts. Advise each creditor whose new account is fraudulent (Send letters). Ask: **a)** when, **b)** where, and **c)** how the account(s) were opened. Get copies of all credit applications or transaction records. Take notes. You are entitled to copies of all applications and account activity created by an identity theft.

5. Bank and Checking Accounts:

Carefully check your bank, checking, credit, and investment account statements and balances. Contact the bank and get a summary of all recent activity. Alert them you are a fraud victim. You may need to change your account numbers, automated banking (ATM) card number, and Personal Identification Number (PIN). Record date, number called, and whom you spoke to.

- 6. If your accounts were accessed or if checks were stolen, used, or fraudulently created:
 - a) You may need to cancel your current accounts and transfer balances to new accounts with a new number. Place stop payments on outstanding checks that have not cleared. Contact the merchants directly where fraudulent checks were used and report the fraud. Dispute charges and request fraudulent checks not go to collection in your name. Send Dispute Letters.
 - b) Call the major check verification companies. Ask merchants who they use for check verification. If your check(s) or check account information has been used at a merchant, store, or online, contact the verification company used by that merchant.

Check Rite (Global) (800) 234-7800 Check Systems (800) 428-9623 Cross Check (800) 843-0760 National Processing (800) 234-7800 Tele Check (800) 710-9898 SCAN (800) 262-7771

- 7. Social Security Number fraud: Fraud Hotline: (800) 269-0271 http://www.ssa.gov/pubs/idtheft.htm
- 8. Mail fraud & Change of Address: Postal Inspectors (800) 275-8777 http://www.usps.com/postalinspectors/
- 9. Additional resources: a) http://www.privacyprotection.ca.gov/ b) http://www.ftc.gov/idtheft.htm