



# Identity Theft / Fraud

Detective Mark Hassler

Benicia P.D.

(707)746-4251



# Identity Theft 530.5 P.C.

- (a) Every person who willfully obtains personal identifying information of another person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, real property, or medical information without the consent of that person, is guilty of a public offense.



# How They Do It?

- Credit card skimmers
- Mail theft, dumpster diving & car burglaries
- Shoulder surfing or cameras (cell phones)
- Hacking into databases
- Phishing emails & Pharming websites
- Change your address, have statements sent to another location
- Any other types of theft including employees stealing information



# Why They Do It?

- High profit vs. low risk
- Profiles are worth good money or drugs
- Non violent, no victim contact
- Goods can be delivered
- If caught: probation or misdemeanor charges



# What Should You Do If You're a Victim of ID Theft?

- File a police report with your local law enforcement agency
- Place a Fraud Alert on you credit report and review you credit report annually
- Close out any accounts that have been tampered with. Contact the security or fraud department for each company that was compromised.
- Report the theft to the Federal Trade Commission



# Be Alert to Warning Signs That You May Be a Victim of ID Theft

- Bills that don't arrive as expected
- Mail that has been opened or tampered with
- Unexpected credit cards or account statements.  
Calls from companies verifying purchases that weren't made by you.
- Having credit denied for no apparent reason



# Prevent Identity Theft

- Shred financial documents and any paperwork with personal information on it.
- Do not carry your Social Security Card with you and only give it out if it is absolutely necessary.
- Use firewalls, anti-virus and anti-spyware software on all computers. Keep them up to date.
- Don't use obvious passwords.
- Keep your personal information in a secure place.
- Do not put outgoing checks or payments in your mailbox. Go directly to the Post office.
- Only shop on secure websites. Don't click on links from unsolicited emails.



# Identity Theft / Fraud in Benicia

- There were approximately 78 cases of identity theft in Benicia in 2007 and approximately 43 cases so far in 2008.
- There were approximately 32 fraud cases reported in 2007 and 17 case reported in 2008.



# Most Common Types Occurring in Benicia

- Credit cards and checkbooks stolen from vehicles or residences.
- Stolen mail.
- Various internet charges made on a credit card. Victim is usually still in possession of the credit card and does not know how the information got out.



# Steps Local Businesses Can Take to Prevent Identity Theft

- Ask for identification when accepting checks or credit cards.
- Take a close look at ID cards to make sure the person matches the photo.
- Check to make sure nothing is altered or expired on the ID.
- Maintain locked files of personal information and limit who has access to them.
- Shred all financial documents and personal information.
- Frequently check your credit card skimmers to make sure they have not been tampered with.
- If something seems too good to be true, it usually is.
- Don't hesitate to call the police department if there is something suspicious.



# Questions?