



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**

BRIAN J. STIGER
Director

500 W. Temple Street, Room B-96
Los Angeles, CA 90012

(800) 593-8222 inside Los Angeles County
(213) 974-1452 outside Los Angeles County

Website: dcba.lacounty.gov

Follow us for the latest news & tips!

Facebook | [LACountyDCBA](#)

Instagram | [LACountyDCBA](#)

Twitter

Consumers | [LACountyDCBA](#)

Small Business | [LACoSmallBiz](#)

Español | [LACoConsumidor](#)



County of Los Angeles
Board of Supervisors

Hilda L. Solis, First District
Mark Ridley-Thomas, Second District
Sheila Kuehl, Third District
Janice Hahn, Fourth District
Kathryn Barger, Fifth District

Last Updated 3.1.17



- Wage Enforcement
- Consumer Counseling
- Complaint Investigations
- Small Claims Court Assistance
- Mediation
- Foreclosure Prevention Assistance
- Small Business Assistance
- Consumer Education and Outreach
- Financial Empowerment

Serving Los Angeles County consumers and
businesses since 1976.



OUR MISSION

To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**

Identity Theft

FACTS FOR CONSUMERS



IDENTITY THEFT

Your identity is stolen when someone uses your name, Social Security number, or other personal information to get credit, goods, services or real property without your knowledge or consent.

Get your free credit report

Check for identity theft by reviewing your credit report at least once a year. You can get a free credit report every 12 months by calling (877) 322-8228 or online at www.annualcreditreport.com.

Prevent identity theft

- Review your bank and credit card statements every month. Look for charges and withdrawals you did not make.
- Review your credit report for accounts you did not open and for account balances that are suspiciously high.
- Only carry the credit and identification cards you need. Make copies of the cards you carry and keep them in a safe place. If you lose your wallet, you will have the information you need to report them as lost or stolen.
- Shred documents you don't want before you throw them away.
- Use strong passwords and don't share them.
- Do not respond to email messages or telephone calls asking for personal and financial information.

- Protect your computer with security software, including anti-virus, anti-spyware and firewall protection. Set up software to update automatically.
- Don't use unsecured Wi-Fi hotspots to make payments or pay bills.
- Reduce unwanted credit card offers by registering for the Opt Out Prescreen service at optoutprescreen.com or call (888) 567-8688.

Common warning signs of identity theft

- Your credit card statement has charges you did not make.
- You get bills for accounts you never opened.
- You are denied credit for no obvious reason.
- Money is missing from your bank account.
- Collection agencies are calling you to collect debt you did not incur.

Resolve identity theft problems

1. Immediately report the theft to your creditor.
2. Call DCBA for help in dealing with creditors or credit reporting companies
3. Get a free copy of your credit report. Note accounts you did not open and account balances that are suspiciously high.

4. Contact the three major credit reporting companies. Ask them to place a "Fraud Alert" on your report. This alerts businesses to verify your identity before issuing credit and stops thieves from opening new accounts in your name for 90 days.

Equifax: (800) 525-6285

Experian: (888) 397-3742

TransUnion: (800) 916-8800

5. For a more permanent solution, freeze your credit to stop new accounts from being opened in your name. See our Security Freezes brochure for more information.
6. File a complaint with the Federal Trade Commission. You can do this online at: www.ftc.gov or by phone at 877-ID-THEFT or (877) 438-4338.
7. File an "Identity Theft Police Report" at your local police station. Give them a copy of your FTC report and any statements or proof you have. Keep a copy of the police report.
8. Contact companies that have reported accounts you did not open or charges you didn't make. Send them a copy of your police report and a certified letter disputing the fraudulent charges. Sample letters and an "ID Theft Affidavit" are available at dcba.lacounty.gov.

FOR MORE INFORMATION



(800) 593-8222



dcba.lacounty.gov