

CREDIT CARDS VS. DEBIT CARDS

Reporting Fraud on a Debit Card:

- If reported within 0 - 2 business days, card holder may be liable for up to \$50.
- If reported within 3 - 60 business days, card holder may be liable for up to \$500.
- If reported after 60 business days, card holder may receive no compensation for charges.

Reporting Fraud on a Credit Card:

- Must be reported within 60 business days.
- If credit card was used in person, card holder may be liable for up to \$50.
- If purchase is done online or by phone card holder not liable for any charges.

Per the Federal Electronic Funds Transfer Act, a Person's Liability for Fraudulent Charges Incurred on a Debit Card can be up to \$500 or More Even After you Notify your Debit Card Issuer of a Stolen or Lost Card.

*For More Information Reference:
§ 910. Liability of financial institutions
of FDIC Law, Regulations, Related Acts
6500 Consumer Protection
Title IX—Electronic Fund Transfers*

Lake Forest Police Services
Crime Prevention Unit
(949) 461-3546



THE THREE MAJOR NATIONAL CREDIT BUERAUS ARE:

Equifax: 1-800-685-1111

Fraud Hotline: 1-888-766-0008

Experian: 1-888-397-3742

Fraud Hotline: 1-888-397-3742

TransUnion: 1-800-916-8800

Fraud Hotline: 1-800-680-7289

Request your free credit report online or by calling 1-877-322-8228.

www.annualcreditreport.com

www.lakeforestca.gov

www.ocsd.org

<http://www.ftc.gov>



IDENTITY THEFT PREVENTION

OCSD:

LAKE FOREST POLICE SERVICES

12/2014

PENAL CODE DEFINITION

PC 530.5: Unauthorized use of personal Identifying information.

- (a) Every person who willfully obtain personal identifying information, as defined in the subdivision (b), of another person without the authorization of that person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person is guilty of a public offense.

HOW CAN I DO TO PROTECT MYSELF?

- Keep an eye on your bank statements for unauthorized transactions.
- Check your credit report regularly.
- Avoid giving out personal information.
- Minimize personal information put online.
- Use secure passwords.
- Use different passwords for all accounts so if one is compromised they won't all be.
- Avoid security questions that are easy for hackers to figure out. Avoid Mother's Maiden name. (Californiabirthindex.org)
- Shred all personal information after use. (LFPS has free shredding for residents)
- Keep a list of credit cards and bank accounts safely at home.
- Never carry your social security card on your person or in your wallet.

WHAT CAN I DO TO PROTECT MYSELF?

Continued...

- Watch for missing mail or bank statements.
- Get a locking mailbox.
- Don't leave personal information in voicemails, have the person call you back rather than leaving it in a message.
- Don't give out personal info over the phone unless you originated the call and trust the person requesting it. If unsure hang up and call a known associated number.
- Don't click on links provided by "your bank" in emails. Exit the email and log in on their official site instead.
- Cover the keypad when entering your pin.
- Check for "Skimmers" or signs that the machine has been tampered with on ATM's and Gas Station Pumps.
- Deposit outgoing mail in a USPS drop box.

**ALWAYS
REPORT ID THEFT TO
LAW ENFORCEMENT
AND THE
FEDERAL TRADE COMMISSION**



THREE TYPES OF FRAUD ALERTS

Fraud Alerts Placed on an Individual's Credit File. When You or Someone Else Attempts to Open a New Line of Credit, Increase Credit Limit on an Existing Account or Obtain a New Card on an Existing Account, the Lender Should Take Steps to Verify that You Have Authorized the Request.

Initial Fraud Alert

- Duration is 90 days
- Entitles you to one free credit report from all three agencies.

Extended Fraud Alert

- Duration is seven years
- Requires copy of Identity theft report
- Entitles you to two free credit reports from all three agencies.

Active Duty Military Alert

- Duration is one year
- Minimizes risk of fraud/identity theft while individual is deployed.

CREDIT FREEZES

Freezes Placed on an Individual's Credit Mean That Their Credit File is Not Available to Third Parties Unless the Individual "Thaws it Out" (Removes it for a Given Period of Time) With the Credit Card Agencies.