

Red Flags of Identity Theft

- mistakes on your bank, credit card, or other account statements
- mistakes on the explanation of medical benefits from your health plan
- your regular bills and account statements don't arrive on time
- bills or collection notices for products or services you never received
- calls from debt collectors about debts that don't belong to you
- a notice from the IRS that someone used your Social Security number
- mail, email, or calls about accounts or jobs in your minor child's name
- unwarranted collection notices on your credit report
- businesses turn down your checks
- you are turned down unexpectedly for a loan or job



Taking Charge:

What To Do If Your Identity Is Stolen
Available online at ftc.gov/idtheft
Order free copies at bulkorder.ftc.gov

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FEDERAL TRADE COMMISSION
FTC.GOV/IDTHEFT
1-877-ID-THEFT (438-4338)

IDENTITY THEFT



WHAT TO KNOW



WHAT TO DO



*Submitted by Cheryl Pencini
at the 6/7/16 meeting
Re: 3-A*

FEDERAL TRADE COMMISSION
FTC.GOV/IDTHEFT

What is Identity Theft?

Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation, and take time, money, and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission.

Identity thieves might:

- go through trash cans and dumpsters, stealing bills and documents that have sensitive information.
- work for businesses, medical offices, or government agencies, and steal personal information on the job.
- misuse the name of a legitimate business, and call or send emails that trick you into revealing personal information.
- pretend to offer a job, a loan, or an apartment, and ask you to send personal information to “qualify.”
- steal your wallet, purse, backpack, or mail, and remove your credit cards, driver’s license, passport, health insurance card, and other items that show personal information.

How to Protect Your Information

- Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to annualcreditreport.com or call 1-877-322-8228.
- Read your bank, credit card, and account statements, and the explanation of medical benefits from your health plan. If a statement has mistakes or doesn’t come on time, contact the business.
- Shred all documents that show personal, financial, and medical information before you throw them away.
- Don’t respond to email, text, and phone messages that ask for personal information. Legitimate companies don’t ask for information this way. Delete the messages.
- Create passwords that mix letters, numbers, and special characters. Don’t use the same password for more than one account.
- If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has “https” at the beginning of the web address; “s” is for secure.
- If you use a public wireless network, don’t send information to any website that isn’t fully encrypted.
- Use anti-virus and anti-spyware software, and a firewall on your computer.
- Set your computer’s operating system, web browser, and security system to update automatically.

If Your Identity is Stolen...

1 Flag Your Credit Reports

Call one of the nationwide credit reporting companies, and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 90 days.

Equifax 1-800-525-6285

Experian 1-888-397-3742

TransUnion 1-800-680-7289

2 Order Your Credit Reports

Each company’s credit report about you is slightly different, so order a report from each company. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.

3 Create an Identity Theft Report

An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- file a complaint with the FTC at ftc.gov/complaint or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.

The two documents comprise an Identity Theft Report.





Office Locations:

Adult Protective Services
ACFJC Elder Protection Unit
Bay Area Community Services (BACS)
Court Investigator's Office
(if a conservatorship exists)
Alameda County Department of
Adult and Aging Services
State of California Elder Abuse Hotline

510-577-1900
510-267-8800
510-613-0330
510-636-8820
510-577-1900
877-477-3646

Elder Care Locator
In-Home Support Services
Legal Assistance for Seniors
Medi-Cal
Medicare
Oakland Department of Aging
-Linkages Program

800-677-1116
510-577-1900
510-832-3040
800-541-5555
800-633-4227
510-238-3931

Ombudsman, Inc.
(if elder resides in a skilled facility)
Public Guardian/Conservator's Office
Social Security-General
Social Security-Hearing Impaired
Veterans Assistance Center
Victim-Witness Assistance Division
-Elder Abuse Services

510-638-2214
510-577-1900
800-772-1213
800-325-0778
510-577-3547
510-267-8800

IN AN EMERGENCY CALL 911



Office of the District Attorney
Alameda County
Nancy E. O'Malley,
District Attorney



Protecting
the
Elderly

Alameda County Family Justice Center
Elder Protection Unit
470 27th Street,
Oakland, CA 94612
(510) 267-8800
www.acfjc.org

is

Victim-Witness Assistance Division
Alameda County
District Attorney's Office
1401 Lakeside Drive, Suite 802
Oakland, California 94612
(510) 272-6180
www.alcoda.org/victim_witness



protecting
our
future

*No one
deserves to be
a victim!*



DID YOU KNOW?

- Over 10% of Alameda County's population is over 65 years of age.
- California has the largest number of seniors: over three million.
- Nationally, an estimated 40% of elder abuse victims are victims of financial exploitation.
- One out of every 20 elder Americans are victims of elder abuse every year.
- Crimes against the elderly are under-reported, varying between 1 in 5 to 1 in 14 cases.



What is Elder Abuse? Elder abuse is defined as the unlawful physical or psychological mistreatment of a senior, which can include taking financial advantage of a senior as well as actual neglect or physical mistreatment. Each of these crimes is punishable by imprisonment (California Penal Code section 368).

What can you do? Learn to recognize the signs and symptoms of elder abuse, tell someone and help stop the cycle.

These crimes can be committed in the following ways:

PHYSICAL / SEXUAL ABUSE:

Any physical pain or injury committed against an elder. ALL sexual acts committed without consent or ability to give consent.

NEGLECT:

Failure of a caregiver to provide clothing, shelter, assistance with hygiene and protection from dehydration, malnutrition and health and safety hazards.

EMOTIONAL ABUSE:

Fear, confusion or depression brought about by threats, intimidation or deception.

ABANDONMENT:

Desertion of an elder or dependent person by someone charged with his or her care.

FINANCIAL ABUSE:

Any theft of an elder's money or property; may include wrongful use of legal documents such as power of attorney (POA).

Possible indicators of physical abuse or neglect:

- Cuts, bruises, burns, or rope marks
- Poor hygiene, rashes, sores, sudden weight loss
- Soiled clothing, missing eyeglasses, dentures or hearing aids
- Fear, anxiety, isolation, personality changes

Possible indicators of financial abuse:

- Sudden withdrawals of closing of bank accounts.
- Sudden involvement of previously uninvolved relative or a new friend.
- Unexplained changes to will, power of attorney or other legal documents.
- Financial transactions involving the elder's money or property where the elder does little speaking or appears confused or passive.
- Reluctance to discuss finances or lack of knowledge of finances.

Report abuse to the Alameda County Family Justice Center Elder Protection Unit, local Law Enforcement or Adult Protective Services.



THE VICTIM - WITNESS ASSISTANCE DIVISION CAN HELP!

A criminal act may have serious and lasting physical, economic and emotional impact on a senior citizen.

A victim consultant is assigned to work with victims of crime and/or family members to provide services to address their needs and concerns.

Some of the areas in which we can help:

- **Applying for State Compensation Benefits.** Victim Consultants will help senior citizen victims complete compensation forms for expenses related to the crime. Often times, physical injury may result in heavy medical expenses and a need for home support services, counseling, replacement of eye glasses, hearing aids, other assistive devices, and locks.
- **Information and referral to other agencies.** Victim advocacy will be provided to help senior citizens increase their personal and home security and assisting in referrals to appropriate community service programs.
- **Provide support and information throughout the court process.** The court process can be confusing. A consultant can help by thoroughly explaining the process and arranging or providing transportation to and from court when necessary.

The identity of any individual who reports abuse to law enforcement is confidential, even from the victim.
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