



# Elder Financial Abuse

Los Angeles County District Attorney's Office

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## **Identity Theft**

*There have been purchases on my credit card that I didn't make. Is this a sign of identity theft?*

Identity theft occurs when someone uses your name, Social Security number or other personal information to get credit cards or loans or access to your financial accounts. As more and more people carry mobile phones, tablets and other devices that contain volumes of personal information, the opportunities for ID theft have ballooned.

Seniors and others can be victimized by unscrupulous caregivers or others who steal mailed credit applications and fraudulently use them and other personal information to make purchases or borrow money.

You should immediately report ID theft to your local police. California law allows a victim to send a photocopy of a police report to the major credit bureaus so that derogatory credit information resulting from ID theft can be quickly removed from the victim's credit history.

## Warning Signs

- Your credit card statement has charges you did not make.
- You get bills for accounts you never opened.
- You are denied credit for no apparent reason.
- Funds are missing from your bank account.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

## Prevention

- Shred all unwanted mail as soon as it is received, particularly unsolicited credit applications.
- Lock your financial documents and records in a safe place at home and lock your wallet or purse in a safe place at work.

- Never leave mail in your home mailbox for pickup. Thieves can steal your mail and gain access to your personal identification information. They also can tamper with personal checks, altering them in order to steal your money.
- Be careful about giving out personal information, including your address, Social Security number or bank account numbers.
- Before discarding a computer, get rid of all personal information it stores. Use a program to overwrite the entire hard drive.
- Before disposing of a mobile phone or similar device, check the owner's manual, the service provider's website or the device manufacturer's website for information on how to delete information permanently and save or transfer information to a new device.
- Use strong passwords with your laptop, credit card, bank and other accounts. Do not share the passwords.
- Do not post too much personal information on social media websites. Never post your full name, Social Security number, address, phone number or account numbers on publicly accessible sites.

For more information about how the District Attorney's Office is working to stop ID theft and other high-tech fraud, visit  
(<http://da.lacounty.gov/operations/high-tech-fraud>)

You also may visit the Los Angeles County Department of Consumer and Business Affairs website  
(<http://dcba.lacounty.gov/wps/portal/dca/main/home/yourmoney/identitytheft>)  
for ID theft resources, including solutions for victims to reclaim control of their credit histories. You also may call (800) 593-8222. If you live outside of Southern California, call (213) 974-1452.