



DEPARTMENT OF DEVELOPMENTAL SERVICES

COMMUNITY OPERATIONS DIVISION PROGRAM ADVISORY

COD 09-01

November 2009

SECURING CONFIDENTIAL INFORMATION AND DATA

INTRODUCTION

This program advisory provides updated notification requirements for privacy breaches and security incidents. This advisory supersedes the Program Advisory dated August 2008 on Securing Confidential Information and data.

PURPOSE

This program advisory provides information on best practices for protecting confidential, sensitive, and personal information (information)¹, regardless of format (i.e., electronic or paper); This advisory also provides updated guidance on required notification to the Department of Developmental Services (DDS) when this information has been lost or inadvertently released to unauthorized persons OR when there has been a loss of state-owned assets (cell phones, PDAs, laptops, desktop computers, etc.)

SECURING INFORMATION IN BOTH PAPER AND ELECTRONIC FORMATS

The California Office of Information Security and Privacy Protection (OISPP) establishes best practice policies that State Information Technology (IT) entities such as DDS are mandated to implement. On September 6, 2006, Management Memo 06-12 mandated requirements for protecting all confidential, sensitive, and/or personal information regardless of format or media type. It also revised incident reporting requirements to include inappropriate or unauthorized access, use, or disclosure of information whether in paper or electronic format.

This policy applies to all confidential, sensitive, and/or personal information collected and stored on behalf of the State by *employees, vendors, contractors, or researchers*.

DDS recommends that regional centers, as DDS contractors, implement equivalent "best practice" policies and procedures to meet legal and policy mandates (e.g., Management Memo referenced above and HIPAA). Regional centers are also responsible for ensuring all vendors/business partners, to whom this applies, are made aware of this information.

RECOMMENDED BEST PRACTICE GUIDELINES FOR REGIONAL CENTER CONSIDERATION/USE

Implement appropriate safeguards to prevent unauthorized use or disclosure of information:

- Secure information in locked rooms or cabinets;
- Do not leave information in places, such as conference rooms, where unauthorized persons could access it;
- Do not leave laptops, mobile media devices, cell phones or paper documents in automobiles;
- Shred documents with sensitive information instead of throwing them away in the garbage;
- Double check fax numbers prior to sending information out; coordinate a system to confirm receipt by the person to whom the information was sent;
- Encrypt information sent via email or provide as a password protected attachment and send the password in a separate communication;
- When possible, use registered mail to send information to confirm it wasn't intercepted or delivered to the wrong party;
- Do not store confidential, sensitive, or personal data on non-encrypted laptops or mobile devices.
- Do not backup data to *non-encrypted* media such as diskettes, memory sticks, or CDs.
- Ensure agreements with vendors or other contractors include assurances to appropriately protect information to prevent future privacy breaches or security incidents.

NOTIFICATION REQUIREMENTS

The law requires the reporting of privacy breaches and security incidents involving paper and other formats. Immediately notify DDS' Information Security Officer, Carol Risley via email at crisley@dds.ca.gov in the event of any loss or theft of personal, sensitive, or confidential information in any format, including but not limited to flash drives, cell phones, personal digital assistants (i.e. blackberry), computers, and laptops.

The notification to DDS must be reported on the attached form (SIMM 65C) and contain all the information outlined below. *DDS is mandated by law to notify other entities of disclosure of information; the timelines are extremely short for many of these reports; therefore it is essential*

that centers notify DDS as soon as they learn of an incident and complete and submit the SIMM 65C.

DDS will need all of the following information upon notification of such an incident:

1. Date incident occurred. If unknown, so indicate.
2. Date incident was detected. If unknown, so indicate.
3. Location (physical address) of incident.
4. Description of incident (what and how it happened).
5. Media/device type (if applicable).
6. Serial and state asset number of any equipment.
7. Was portable storage device encrypted (if applicable), if not explain.
8. If local law enforcement was notified, include the name of the agency; report number; and, the name, telephone number and badge number of the officer taking the report.
9. Costs associated with resolving this incident, (i.e. equipment, mailing of privacy notices, etc.)
10. If incident involved personally identifiable information:
 - a. What type of personally identifiable information was involved (if applicable) (name, social security number, driver's license/State ID number, health or medical information, financial information, other). Include all that apply.
 - b. Is a privacy disclosure notice required? If so, attach a sample of the notification letter. Redact personal information such as name, address, etc.
 - c. Individual(s) eligible for TCM and/or HCBS Waiver services?
 - d. Number of individuals affected?
 - e. Date notification(s) were made (if applicable).

11. Corrective actions taken to prevent future occurrences.
12. Estimated costs of those corrective actions.
13. Date corrective actions will be fully implemented.

OISPP requires State departments to submit notification letters to them for approval prior to notifying impacted individuals on loss of confidential information. DDS has received approval by OISPP to utilize the attached templates instead of going through the OISPP approval process every time there is a loss, which will save considerable time and resources. Each template allows for reporting the unauthorized disclosure of different types of information. To avoid confusion, the template designed for reporting the disclosure of particular information must be used. For example, there is a template for reporting the unauthorized disclosure of social security numbers. In addition to using these standard templates when reporting breaches to DDS, regional centers may also want to share these templates with vendors for their use in reporting breaches to regional centers. Standardized use of these templates across the system will assist in ensuring complete, proper and timely notification of consumers when a breach occurs and efficient and complete reporting to regional centers, DDS and other required entities.

If your regional center chooses to utilize a different format or verbiage, it must be approved by OISPP prior to dissemination. Failure to have OISPP approval could increase workload for all regional centers and DDS; as well as invite increased oversight of OISPP, including on-site visits.

If you have any questions regarding securing confidential information or state-owned assets; or reporting security incidents, please contact: DDS Security Officer, Carol Risley, at (916) 654-1888 or DDS Privacy Officer, Cindy Bosco, at (916) 654-0123.

¹ For the terms "*confidential, sensitive, personal*," DDS uses "the definitions circulated by the Department of Finance and found in the State Administrative Manual.

Confidential Information: information maintained by state agencies that is exempt from disclosure under the provisions of the California Public Records Act (Government Code Sections 6250-6265) or other applicable state or federal laws.

Sensitive Information: information maintained by state agencies that requires special precautions to protect from unauthorized use, access, disclosure, modification, loss, or deletion. Sensitive information may be either public or confidential. It is information that requires a higher than normal assurance of accuracy and completeness. Thus the key factor for sensitive information is that of integrity. Typically, sensitive information includes records of agency financial transactions and regulatory actions.

Personal Information: information that identifies or describes an individual as defined in, but not limited by, the statutes listed below. This information must be protected from inappropriate access, use, or disclosure and must be made accessible to data subjects upon request: a. Notice-triggering personal information – specific items or personal information (name plus Social Security Number, driver's license/California identification card number, or financial account number) that may trigger a requirement to notify individuals if an unauthorized person acquires it. See Civil Code Sections 1798.29 and 1798.3, b. Protected Health Information – individually identifiable information created, received, or maintained by such organizations as health care payers, health care providers, health plans, and contractors to these entities, in electronic or physical form. State law requires special precautions to protect from unauthorized use, access or disclosure. See Confidentiality of Medical Information Act, Civil Code Section 56 et seq. and the Patients' Access to Health Records Act, Health and Safety Code Sections 123100-123149.5; and, c. Electronic Health Information – individually identifiable health information transmitted by electronic media or maintained in electronic media. Federal regulations require state entities that are health plans, health care clearinghouses, or health care providers that conduct electronic transactions to ensure the privacy and security of electronic protected health information from unauthorized use, access, or disclosure. See Health Insurance Portability and Accountability Act, 45 C.F.R. parts 1

**SECURITY BREACH REPORT
(SIMM 65C)**

Agency:	Developmental Services
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Agency Organization Code:	4300
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(As identified in the Uniform Codes Manual)

Incident Number:	
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(Provided by the State Information Security Office)

A. Notification

1. Date of notification to the California Highway Patrol (CHP) ENTAC:	
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B. Incident Information

1. Details of Incident:		
a) Date incident occurred:		<input type="checkbox"/> Unknown
b) Date incident detected:		<input type="checkbox"/> Unknown
c) Incident location:		
d) General description:		

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e) Media/Device type, if applicable:	
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Was the portable storage device encrypted? <input type="checkbox"/> Yes <input type="checkbox"/> No

If NO, explain:	
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f) Describe the costs associated with resolving this incident:

g) Total estimated cost of incident:	
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**SECURITY BREACH REPORT
(SIMM 65C)**

2. Incidents involving personally identifiable information

a) Was personally identifiable information involved? Yes No (If No, go to Part C)

Type of personally identifiable information (Check all that apply)

- | | |
|---|--|
| <input type="checkbox"/> Name | <input type="checkbox"/> Health or Medical Information |
| <input type="checkbox"/> Social Security Number | <input type="checkbox"/> Financial Account Number |
| <input type="checkbox"/> Driver's License/State ID Number | |
| <input type="checkbox"/> Other (Specify) | |

b) Is a privacy disclosure notice required? Yes No

c) If a Privacy Disclosure Notice is required, attach a sample of the notification. Not available

d) Consumer(s) TCM eligible? Yes No

e) Consumer(s) on HCBS waiver? Yes No

f) Number of individuals affected:

g) Date notification(s) made:

C. Corrective Actions Planned/Taken to Prevent Future Occurrences:

1. Estimated cost of corrective actions:

2. Date corrective actions will be fully implemented:

SECURITY BREACH REPORT (SIMM 65C)

The following instructions will assist in completing the form. All questions must be completed, even in a case where the response is a future action.

B. Incident Information

1. **Details of incident** – Provide the date the incident occurred and the date the incident was detected, if known. In the general description field, provide an overview of the incident, with enough details so that the incident can be easily understood. Do not include any personally identifiable information (such as social security numbers, home addresses, etc.). Your report should include the following information as applicable:
 - a) **Date incident occurred.**
 - b) **Date incident discovered.**
 - c) **Incident location** – Provide the location where the incident occurred. For example, if a laptop was stolen from an employee's home, suggested content might be, "Employee's Home, Roseville, CA" or, if the incident occurred at the agency's headquarters office, suggested content might be, "Agency's Headquarters, 123 Any Street, Sacramento, CA"
 - d) **General description** – include the following in the description:
 - When the incident occurred and how it was discovered.
 - The effect of the incident on the business and infrastructure of your agency.
 - The number of people (inside your agency and outside your agency) affected by this incident.
 - The effects if any of this incident to people, businesses or services outside of your agency.
 - The details of any law enforcement investigation of this incident such as which agency investigated it, when, and the report number.
 - Any personal, confidential, or sensitive information involved.
 - e) **Media/Device type, if applicable** – Provide the type of media or device involved in the incident such as paper (fax, mail, etc.) or electronic (CD, floppy drive, laptop, PDA, email, etc.).
 - **Was the portable storage device encrypted?** – Check appropriate box. If **NO**, describe why the storage device was not encrypted.
 - f) **Describe the costs associated with resolving this incident** – Provide a cost estimate of resolving the incident. Cost should include everything necessary to resolve the incident including hardware, software, staff time, contracting services, and any other pertinent costs that were triggered due to the incident. It should also include costs associated with a disclosure notification (such as preparation, postage, call center activation, etc.).
 - g) **Total estimated cost of incident** – Provide the total cost associated with handling the incident as it relates to information technology including the cost to replace any stolen equipment and/or software. For example, if a state vehicle was stolen with a state-issued laptop in it, do not include the cost of the state vehicle.
2. **Incidents involving personally identifiable information**
 - a) **Was personally identifiable information involved?** – Check appropriate boxes.
 - b) **Is a privacy disclosure notice required?** - Check appropriate box.
 - c) **Sample** – If yes, attach a sample copy of the notification sent to the affected individuals. DO NOT provide a sample that includes personally identifiable information.

SECURITY BREACH REPORT (SIMM 65C)

- d) **Number of individuals affected** – Identify the number of individual's whose personally identifiable information was breached.
- e) **Date notification(s) made** – Provide the date that the Notifications were made to the affected individuals.

C. Corrective Actions Planned/Taken to Prevent Future Occurrences – Provide a detailed description of the corrective actions taken by the agency to prevent future occurrences of a similar incident occurring again.

1. **Estimated cost of corrective actions** – Provide cost estimations to implement the corrective actions. For example, hardware and/or software may need to be upgraded, installed or purchased; new policies may need to be developed, additional training may need to be given. Include all related costs such as staff time, contracting services, and hardware or software purchases.
2. **Date corrective actions will be fully implemented** – Provide a date when the corrective actions were, or will be, fully implemented.

APPENDIX B: Sample Breach Notice: Social Security Number Only*

[Salutation]

We are writing to you because of a recent security incident at *[name of organization]*.

[Describe what happened in general terms, specifically what kind of personal information was involved, and what you are doing in response.]

To protect yourself from the possibility of identity theft, we recommend that you place a fraud alert on your credit files by following the recommended privacy protection steps outlined in the enclosure.

For more information on identity theft, you may visit the Web site of the California Office of Information Security and Privacy Protection at www.privacy.ca.gov

We regret that this incident occurred and want to assure you that we are reviewing and revising our procedures and practices to minimize the risk of recurrence. Should you need any further information about this incident, please contact *[name of the designated agency official or agency unit handling inquiries]* at *[toll-free phone number]*.

[Closing]

Enclosure *[Enclose the Security Breach - First Steps Enclosure]*

* Additional language will be necessary if other notice triggering information was involved.

APPENDIX C: Sample Breach Notice - Driver's License or California ID Card Number
Only*

[Salutation]

We are writing to you because of a recent security incident at *[name of organization]*.

[Describe what happened in general terms, specifically what kind of personal information was involved, and what you are doing in response.]

Since your Driver's License *[or California Identification Card]* number was involved, we recommend that you call the toll-free DMV Fraud Hotline at 866-658-5758 to report the *[loss or theft]*.

To further protect yourself, we recommend that you place a fraud alert on your credit files by following the recommended privacy protection steps outlined in the enclosure.

For more information on identity theft, you should visit the Web site of the California Office of Information Security and Privacy Protection at www.privacy.ca.gov

We regret that this incident occurred and want to assure you we are reviewing and revising our procedures and practices to minimize the risk of recurrence. Should you need any further information about this incident, please contact *[name of the designated agency official or agency unit handling inquiries]* at *[toll-free phone number]*.

[Closing]

Enclosure *[Enclose the Security Breach - First Steps Enclosure]*

* Additional language will be necessary if other notice triggering information was involved.

APPENDIX D: Sample Breach Notice - Credit Card Number or Financial Account
Number Only*

[*Salutation*]

We are writing to you because of a recent security incident at [*name of agency*].

[*Describe what happened in general terms, specifically what type of personal information was involved, and what you are doing in response*].

To help prevent unauthorized access and fraudulent activity on this account, we recommend that you immediately contact [*the credit card or financial account issuer*] and close your account. Tell them that your account may have been compromised, and ask that they report it as “closed at customer request.”

If you want to open a new account, ask your account issuer to give you a PIN or password associated with the new account. This will help control access to the account.

We have enclosed additional privacy protection recommendations, and for more information on identity theft, you should visit the Web site of the California Office of Information Security and Privacy Protection at www.privacy.ca.gov

We regret that this incident occurred and want to assure you we are reviewing and revising our procedures and practices to minimize the risk of recurrence. Should you need any further information about this incident, please contact [*name of the designated agency official or agency unit handling inquiries*] at [*toll-free phone number*].

[*Closing*]

Enclosure [*Enclose the Security Breach - First Steps Enclosure*]

* Additional language will be necessary if other notice triggering information was involved.

APPENDIX E: Sample Breach Notice - Medical Information Only*

[*Salutation*]

We are writing to you because of a recent security incident at [*name of organization*].

[*Describe what happened in general terms, specifically what kind of personal information was involved, and what you are doing in response. If the breach does not involve Social Security number, driver's license/California Identification Card, or financial account numbers, say so. Refer to the following language.*]

Please note, the information was limited to [*specify, (e.g., your name and medical treatment)*] and did not contain any other information, such as Social Security number, Driver's License number, or financial account numbers which could expose you to identity theft. Nonetheless, we felt it necessary to inform you since your medical information [*or medical history, medical condition, or medical treatment or diagnosis*] was involved.

We recommend that you regularly review the explanation of benefits statement that you receive from [*us, your health insurance plan, or your health insurer*]. If you see any service that you believe you did not receive, please contact [*us, your health insurance plan, your health insurer*] at the number on the statement [*or provide a number here*]. If you do not receive regular explanation of benefits statements, contact your provider or plan and ask them to send such statements following the provision of services provided in your name or under your plan number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. You can order your reports from the three credit reporting agencies for free each year by calling 1-877-322-8228 or going to the Annual Credit Report website at www.annualcreditreport.com

Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your [*provider or plan*], to serve as a baseline. For information about your medical privacy rights, we recommend you visit the website of the California Office of Information Security and Privacy Protection at www.privacy.ca.gov

We regret that this incident occurred and want to assure you we are reviewing and revising our procedures and practices to minimize the risk of recurrence. Should you need any further information about this incident, please contact [*name of the designated agency official or agency unit handling inquiries*] at [*toll-free phone number*].

[*Closing*]

* Additional language will be necessary if other notice triggering information was involved.

APPENDIX F: Sample Breach Notice - Health Insurance Information Only*

[*Salutation*]

We are writing to you because of a recent security incident at [*name of organization*].

[*Describe what happened in general terms, specifically what kind of personal information was involved, and what you are doing in response. If the breach does not involve Social Security number, driver's license/California Identification Card, or financial account numbers, say so. Refer to the following language.*]

Please note, the information was limited to [*specify, (e.g., your name and medical treatment)*] and did not contain any other information, such as Social Security number, Driver's License number, or financial account numbers which could expose you to identity theft. Nonetheless, we felt it necessary to inform you since your health insurance information [*or policy, plan number, or subscriber identification number*] was involved.

We recommend that you regularly review the explanation of benefits statement that you receive from [*us, your health insurance plan, or your health insurer*]. If you see any service that you believe you did not receive, please contact [*us, your health insurance plan, your health insurer*] at the number on the statement [*or provide a number here*]. If you do not receive regular explanation of benefits statements, contact your provider or plan and ask them to send such statements following the provision of services provided in your name or under your plan number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. You can order your reports from the three credit reporting agencies for free each year by calling 1-877-322-8228 or going to the Annual Credit Report website at www.annualcreditreport.com

Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your [*provider or plan*], to serve as a baseline. For information about your medical privacy rights, we recommend you visit the website of the California Office of Information Security and Privacy Protection at www.privacy.ca.gov

We regret that this incident occurred and want to assure you we are reviewing and revising our procedures and practices to minimize the risk of recurrence. Should you need any further information about this incident, please contact [*name of the designated agency official or agency unit handling inquiries*] at [*toll-free phone number*].

[*Closing*]

* Additional language will be necessary if other notice triggering information was involved.

APPENDIX G: Sample Breach Notice – Hybrid (SSN and Health Information)

[*Salutation*]

We are writing to you because of a recent security incident at [*name of organization*].

[*Describe what happened in general terms, specifically what kind of personal information was involved, and what you are doing in response.*]

Because your Social Security number was involved, and in order to protect yourself from the possibility of identity theft, we recommend that you place a fraud alert on your credit files and order copies of your credit reports by following the recommended privacy protection steps outlined in the enclosure. Check your credit reports for any accounts or medical bills that you do not recognize. If you find anything suspicious, follow the instructions found in step four of the enclosure.

Since your health insurance information [*or policy, plan number, or subscriber identification number*] was also involved, we recommend that you regularly review the explanation of benefits statement that you receive from [*us, your health insurance plan, or your health insurer*]. If you see any service that you believe you did not receive, please contact [*us, your health insurance plan, your health insurer*] at the number on the statement [*or provide a number here*]. If you do not receive regular explanation of benefits statements, contact your provider or plan and ask them to send such statements following the provision of services provided in your name or under your plan number.

Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your [*provider or plan*], to serve as a baseline. For more information about privacy protection steps and your medical privacy rights, we recommend you visit the website of the California Office of Information Security and Privacy Protection at www.privacy.ca.gov

We regret that this incident occurred and want to assure you we are reviewing and revising our procedures and practices to minimize the risk of recurrence. Should you need any further information about this incident, please contact [*name of the designated agency official or agency unit handling inquiries*] at [*toll-free phone number*].

[*Closing*]

Enclosure [*Enclose the Security Breach - First Steps Enclosure*]



Privacy Protection Recommendations

What to Do If Your Personal Information Is Compromised

Contact the three credit bureaus.

1 You can report the potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You will also be sent instructions on how to get a copy of your report from each of the credit bureaus. As a possible victim of identity theft, you will not be charged for these copies.

Trans Union 1-800-680-7289 Experian 1-888-397-3742 Equifax 1-800-525-6285

What it means to put a fraud alert on your credit file.

2 A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant. A fraud alert lasts 90 days and can be renewed.

Review your credit reports. Look through each one carefully.

3 Look for accounts you don't recognize, especially accounts opened recently. Look in the inquiries section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. You may find some inquiries identified as "promotional." These occur when a company has obtained your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (You are automatically removed from lists to receive unsolicited offers of this kind when you place a fraud alert.) Also, as a general precaution, look in the personal information section for any address listed for you where you've never lived.

If you find items you don't understand on your report, call the credit bureau at the number on the report.

4 Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved and report the crime to your local police or sheriff's office. For more information on what to do in this case, visit the California Office of Privacy Protection's Web site at www.privacy.ca.gov, and go to the Identity Theft page.



Cómo proteger su privacidad

Qué hacer si su información personal está comprometida

Póngase en contacto con las tres agencias de crédito.

- 1** Para informar el robo potencial de su identidad llame sin cargo a cualquiera de las tres agencias principales de crédito indicados a continuación. Accederá a un sistema telefónico automatizado para informar fraude el cual le permitirá marcar su archivo de crédito en las tres agencias de crédito con un alerta de fraude. También le enviarán instrucciones para solicitar una copia de su informe de cada una de las agencias de crédito. No tendrá que pagar por las copias del informe ya que se trata de un posible robo de identidad.

Trans Union 1-800-680-7289

Experian 1-888-397-3742

Equifax 1-800-525-6285

Qué quiere decir poner un alerta de fraude en su archivo de crédito.

- 2** Un alerta de ayudará a protegerlo contra la posibilidad de que un ladrón de identidad abra cuentas nuevas de crédito en su nombre. Cuando un comerciante verifica el historial de crédito de una persona que está solicitando crédito, recibirá un aviso indicando que puede haber fraude en la cuenta. Esto alerta al comerciante a que tome pasos para verificar la identidad del solicitante. El alerta de fraude dura 90 días y se puede renovar.

Examine sus informes de crédito. Revise cuidadosamente cada uno de ellos.

- 3** Fíjese si hay cuentas que no reconoce, sobre todo cuentas abiertas recientemente. Fíjese en la sección de consultas para ver si hay empresas a las que no les solicitó crédito. Algunas empresas facturan bajo un nombre distinto que el nombre de la empresa. En esos casos, la agencia de crédito podrá aclarar de qué empresa se trata. Puede encontrar ciertas consultas identificadas como “promocionales”. Estas consultas son efectuadas cuando una compañía obtuvo su nombre y dirección de una agencia de crédito y le envía una oferta de crédito. Las consultas promocionales no son un signo de fraude. (Cuando haga un alerta de fraude, lo eliminarán automáticamente de las listas de ofertas no solicitadas de este tipo). Como precaución general, fíjese también en la sección sobre información personal para ver si hay alguna dirección donde nunca ha vivido.

Si encuentra en su informe transacciones que no comprende, llame a la agencia de crédito al número que aparece en el informe.

- 4** El personal de la agencia de crédito analizará el informe junto con usted. Si no puede explicar la información usted tendrá que llamar a los acreedores involucrados e informar el delito en su comisaría u oficina del alguacil local. Para obtener más información sobre lo que tiene que hacer en este caso, visite el sitio Web de la Oficina de Protección de Privacidad de California en www.privacy.ca.gov y vaya a la página de Robo de identidad (*Identity Theft*).