

BAYFIELD POLICE DEPARTMENT

IDENTITY THEFT VICTIM'S PACKET

INFORMATION AND INSTRUCTIONS

This packet is to be completed once you have contacted the Bayfield Police Department and obtained a report number related to your Identity Theft Case. To obtain a police report number, contact the Bayfield Police Department through the Communications Center 970-385-2900. Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

My Bayfield Police Department report number is: _____

This packet is for you to keep to assist you with the correction of your credit and to help ensure that you are not responsible for the debts incurred by the identity thief. In addition, this packet includes information that will allow you to obtain financial records related to the fraudulent accounts and provide those records to law enforcement, without which we cannot conduct an investigation for prosecution. We recognized that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution; therefore, we request that you only submit this packet to the Bayfield Police Department if you desire prosecution. **It is important to understand that in the event that a suspect is identified and arrested and the case proceeds to court, you as the victim would most likely be required to appear and testify.**

You will need to complete the dispute letters which will provide us with the necessary documentation, which is required before we can begin to investigate your case for prosecution. Examples of the documentation evidence we need are on the last page of this packet. Please write your report number on all copies of the documents you provide us.

In Identity Theft cases, it is difficult to identify the suspect(s) as they often use inaccurate information such as false/fake addresses and phone numbers. Frequently, the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or internet. It is important to note that even if the suspect cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit.

NOTE:

- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see the section for contacting the Social Security Administration under Additional Useful Information. Do not contact the employer directly as they may warn the suspect employee.

- If your name and/or information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

HELPFUL HINTS:

- Remember that each creditor has different policies and procedures for correcting fraudulent accounts.
 - DO not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.
 - Write down all dates, times and the names of individuals you speak with regarding the identity theft and correction of your credit.
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STEP 1: CONTACT YOUR BANK AND OTHER CREDIT CARD ISSUERS

If the theft involved existing bank accounts (checking or savings accounts as well as credit or debit card) you should do the following:

- Close the account that was used fraudulently or put stop payments on all outstanding checks that might have been written without your knowledge.
- Close all credit card accounts that were used fraudulently.
- Close any account accessible by debit card if it has been accessed fraudulently.
- Open up new accounts protected with a secret password or personal identification number (PIN).

If the identity theft involved the creation of new bank accounts, you should do the following:

- Call the involved financial institution and notify them of the identity theft.
 - They will likely require additional notification in writing. (See Step 4)
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STEP 2: CONTACT ALL THREE (3) MAJOR CREDIT REPORTING BUREAUS

First request the credit bureaus place a “Fraud Alert” on your file. A fraud alert will put a notice on your credit report that you have been the victim of identity theft. Merchants and financial institutions may opt to contact you directly before any new credit is taken out in your name.

Some states allow for a Security Freeze in which a PIN can be designated on your credit file and subsequently the PIN must then be given in order for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.

www.annualcreditreport.com – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

Equifax
Consumer Fraud Division
800-525-6285
P.O. Box 740256
Atlanta, GA 30348
www.alerts.equifax.com

TransUnion
Fraud Victim Assistance Dept.
800-680-7289
P.O. Box 2000
Chester, PA 19016
www.transunion.com

Experian
Nat. Consumer Assist
888-397-3742
www.experian.com/help

STEP 3: FILE A REPORT WITH THE FEDERAL TRADE COMMISSION

You can go on-line to file an identity theft complaint with the FTC at www.FTC.gov and click on the Id Theft icon or by calling **1-877-IDTHEFT**.

STEP 4: CONTACT CREDITORS INVOLVED IN THE IDENTITY THEFT

BY PHONE AND IN WRITING

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect(s). Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide the creditors with the completed Identity Theft Affidavit (Some may require that you use their own affidavit), Letter of Dispute, and a copy of the FACTA Law (Fair and Accurate Credit Transactions Act of 2003).

FTC Identity Theft Affidavit – A copy of the FTC Identity Theft Affidavit can be found at the end of this packet. This is the same affidavit that the FTC makes available to the victims of identity theft. The affidavit requests information regarding you as the victim, how the occurred, law enforcement's actions, documentation checklist and Fraudulent Account Statement. Note: Some creditors, financial institutions, or collection agencies have their own affidavit that you may have to complete.

Letters of Dispute – Sample copies of the Letters of Dispute can also be found at the end of this packet. **This letter needs to be completed for every creditor involved in the identity theft.** This letter of dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference FACTA and make a request for copies of any and all records related to the fraudulent accounts be provided to you and made available to the Bayfield Police Department.

FACTA Law – A portion of the FACTA Law can also be found at the end of this packet. As previously discussed in this packet, FACTA allows for you to obtain copies of any and all records related to the fraudulent accounts. You are then permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts; thereby allowing us to bypass the sometimes difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Bayfield Police Department. We have found it useful to provide a copy of the FACTA Law with the submission of the Identity Theft Affidavit and Letter of Dispute to the individual creditors.

STEP 5: SUBMIT THE IDENTITY THEFT AFFIDAVIT AND COPIES OF ALL INFORMATION AND RECORDS OBTAINED FROM THE CREDITORS WITH REGARD TO THE FRAUDULENT ACCOUNTS TO THE BAYFIELD POLICE DEPARTMENT

To avoid confusion and to ensure that all items are forwarded to the assigned investigator, we request that you submit everything at once and if possible do not send items separately. Be sure to write your police report number on all items submitted. The types of document evidence needed are listed on the next page. The information can be hand delivered or mailed. **Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution. Therefore, we request that you only submit this packet to the Bayfield Police Department if you desire prosecution and would be willing and available to appear and testify in court should a suspect be identified and arrested.**

ADDITIONAL USEFUL INFORMATION

- **Post Office** - If you suspect that your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. You can report this at the United States Postal Service website: <https://postalinspectors.uspis.gov/contactUs/filecomplaint.aspx> or by calling 800-269-8777.
- **Social Security Administration** – If you suspect that someone is using your social security number to obtain employment, contact the Social Security Administration’s fraud hotline at 1-800-269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) to check the accuracy of your work history on file with the Social Security Administration. You can obtain a PEBES application at your local Social Security Office or at <https://www.ssa.gov/forms/ssa-7050.pdf>
- **Internal Revenue Service** – The IRS Office of Special Investigations can be contacted at www.irs.gov to report false tax filings, potential criminal violations of the Internal Revenue Code and related financial crimes.
- **If you are contacted by a collection agency** – about a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a copy of your police report, ID Theft Affidavit, Letter of Dispute and a copy of the FACTA Law.

DOCUMENTATION FOR PROSECUTION

The following items of evidence should be obtained by the victim by using the sample dispute letters to dispute charges and requesting all documentation related to the account(s). This evidence will greatly assist us in the initiating an investigation.

- **If your existing accounts are being accessed, please obtain the following types of documents:**
 - Bank statements or bills showing where the transactions occurred
 - Please circle or underline fraudulent transactions
 - Using a highlighter may make it impossible to read photocopies
 - Please attempt to obtain a physical address for the transactions from your bank.
 - Bills from companies showing merchandise ordered
 - Addresses where items were delivered
 - What phone numbers and e-mail addresses were associated with the order
 - Any information from the creditor that shows how or where the account was used
 - The name and phone number of any representatives from the businesses you deal with
- **If new accounts have been opened in your name please obtain the following:**
 - Bank statements that you may have received for accounts that are not yours
 - Credit reports showing the accounts that are not yours
 - Please circle or underline all accounts that are not yours
 - Using a highlighter may make it impossible to read photocopies
 - Bills from utilities companies for accounts you did not open
 - Letters of documentation from creditors or utilities companies that contain
 - Copies of applications for credit
 - How the account was opened. (In person, over the phone, on internet)
 - Where the account was opened if done in person
 - Where the account is being used (Addresses of transactions)
 - Address where any cards, bills, merchandise or correspondence was mailed.
 - Any phone numbers associated with the fraudulent account
 - The name or employee number and phone number of any representatives from the businesses you deal with.
- **If someone is using your personal information for employment we will need:**
 - Copies of Department of Economic Security or Social Security Administration report showing your information being used for employment in Gulf Shores.
 - If only your Social Security Number is being used for employment, please provide a stamped social security number verification letter from the Social Security Administration that verifies the social security number in question is assigned to you.

If only a partial account number is listed on the document, please write the entire number on the copy you provide us.