

## **IDENTITY THEFT VICTIM'S PACKET**

### **INFORMATION AND INSTRUCTIONS**

The purpose of this packet is to assist you in the investigation related to your identity theft case and should be completed in its entirety. At the time you make a police report the East Jordan Police Department , you will be given a Police report number. Please keep track your report number as creditors, financial institutions and credit report agencies will require it.

MY EAST JORDAN POLICE DEPARTMENT REPORT NUMBER IS : \_\_\_\_\_

This packet contains information, which will assist you in the correction of your credit and will 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 fraudulent accounts; which you will need to provide to law enforcement. Without these financial records, the East Jordan Police Department will not be able to conduct an investigation for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily wish to pursue prosecution; therefore, we request that you only submit this packet to the East Jordan Police Department if you desire prosecution. *It is important to understand that in the event 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.*

Completion of dispute letters, which provide us with the necessary documentation, is required before we can begin investigating your case for prosecution. In identity theft cases it is difficult to identify suspect(s) as they often use inaccurate information such as addresses and phone numbers. Frequently, the investigator is unable to 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 a suspect cannot be identified for prosecution, it will not affect your ability to correct fraudulent accounts and remove them from your credit.** Furthermore, when you report your identity theft to the East Jordan Police Department, all of the relevant information from your case will be entered into our database, which will allow us to cross-reference your report with potential suspects who are involved in or have been arrested on other cases.

#### PLEASE 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 ON CONTACTING THE SOCIAL SECURITY ADMINISTRATION UNDER ADDITIONAL USEFUL INFORMATION.**

*IT MAY NOT BE NECESSARY TO COMPLETE THIS PACKET.*

- **IF YOUR NAME AND /OR INFORMATION IS USED BY SOMEONE ELSE IN ORDER 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.*

- 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 THE CREDITORS OR COMPANIES INVOLVED IN THE IDENTITY THEFT.
- WRITE DOWN ALL DATES, TIMES, PHONE NUMBERS AND THE NAMES OF INDIVIDUALS YOU SPEAK TO REGARDING THE IDENTITY THEFT AND CORRECTION OF YOUR CREDIT.

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**STEP 1: CONTACT YOUR BANK AND OTHER CREDIT CARD ISSUES**

If the identity theft involved existing bank accounts, checking or savings accounts as well as credit or debt cards, you should do the following:

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

If the identity theft involved the creation of new bank accounts you should call the involved financial Institution(s) and notify them of the identity theft. The involved financial institution(s) will likely require Additional notification. (See Step 4)

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**STEP 2: CONTACT ALL THREE (3) MAJOR CREDIT REPORTING BUREAUS**

Request the credit bureaus place a “ Fraud Alert” on your file. A Fraud Alert will place a notice on your Credit report indicating 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. Subsequently, the PIN must be given in order for credit to be extended. You should ask the credit reporting bureaus if your state participates in the Security Freeze Program.

[www.scamsafe.com](http://www.scamsafe.com) Provides useful information related to identity theft and indicates which States participate in the Security Freeze Program.

[www.annualcreditreport.com](http://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  
1-800-525-6285  
P.O. Box 740241  
Atlanta, GA 30374

TransUnion  
Fraud Victim Assistance Dept.  
1-800-680-7289  
P.O. Box 6790  
Fullerton, CA 92834

Experian  
Nat. Consumer Assist  
1-888-397-3742  
P.O. Box 9532  
Allen, TX 75013

[www.equifax.com](http://www.equifax.com)

[www.transunion.com](http://www.transunion.com)

[www.experian.com](http://www.experian.com)

**STEP 3: FILE A REPORT WITH THE FEDERAL TRADE COMMISSION**

You MUST go on-line to file an identity theft complaint with the Federal Trade Commission at [www.ftc.gov/bep/edu/microsites/idtheft](http://www.ftc.gov/bep/edu/microsites/idtheft) or by calling 1-877-IDTHEFT (1-877-438-4338).

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**STEP 4: CONTACT CREDITORS INVOLVED IN THE IDENTITY THEFT BY PHONE AND IN WRITING**

This step involves contacting all the companies or institutions that provide credit or opened new accounts for the suspect or suspects. Some examples include: Banks, mortgage companies, utility companies, telephone companies, and cell phone companies, etc. You should provide the creditors with a completed Identity Theft Affidavit (some creditors may require that you use their own affidavit), a Letter of Dispute, and a copy of the FACTA Law.

**FTC Identity Theft Affidavit:**

A copy of the FTC Identity Affidavit can be found at the end of this packet. The Affidavit requests information regarding you as the victim, how the fraud occurred, law enforcement's actions, a documentation checklist, and a Fraudulent Account Statement. Please 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 Letter 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. The 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 include a request for copies of any and all records related to the fraudulent account(s) be provided to you and also made available to the East Jordan Police Department.

**FACTA Law:**

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

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**STEP 5: FILL OUT THE EAST JORDAN POLICE DEPARTEMENT IDENTITY THEFT INCIDENT DETAIL FORM**

The East Jordan Police Department Identity Theft Incident Detail Form is attached to the back of this pack. Fill out the form to the best of your knowledge. The information you provide will be used to understand what occurred, organize the investigation case, determine where evidence might be found, develop a theory of how the identity crime occurred, and determine what financial institutions should be contacted in the course of the investigation.

**STEP 6 : SUBMIT THE FOLLOWING TO THE EAST JORDAN  
POLICE DEPARTMENT**

- East Jordan Police Department Identity Theft Incident Detail Form.
  - FTC Identity Theft Affidavit
  - Copies of all information and records obtained from the Creditors with regard to the Fraudulent accounts.
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**OTHER ENTITIES YOU MAY WANT TO REPORT YOUR IDENTITY THEFT TO:**

**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 obtain the address and telephone number of the postal inspector for your area at [www.usps.com/ncsc/locators/find-is.html](http://www.usps.com/ncsc/locators/find-is.html) ( enter your zip code).

**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) in order 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 [www.ssa.gov/online](http://www.ssa.gov/online) ( Search for Form-SSA 7004).

**STATE DEPARTMENT:**

If your passport has been stolen, notify the passport office in writing. You can obtain additional information from the State Department's website at [www.travel.state.gov](http://www.travel.state.gov) (click on Passports tab ).

**IF YOU ARE CONTACTED BY A COLLECTION AGENCY** regarding a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim if 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 copy of the FACTA Law.

**ATTACHED DOCUMENTS:**

- Federal Trade Commission Identity Theft Affidavit ( 6 pages )
- East Jordan Police Department Identity Theft Incident Detail Form ( 7 pages )
- Sample – Letters of Dispute ( 2 )
- Fair and Accurate Credit Transactions Law ( 2 pages)