



Identity Theft Victim's Packet

Information and Instructions

This packet is to be completed once you have contacted the Flagstaff Police Department and obtained a police report number related to your identity theft case. To obtain a police report number, come to the Flagstaff Police Department at 911 E. Saw Mill Rd. or calls (928) 774-1414. Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

Flagstaff Police Department Report is:

Reporting Officer is:

Detective assigned:

This packet contains information to assist you in 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 recognize 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 Flagstaff 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 mostly likely be required to appear and testify.*

Completion of dispute letters that provide us with necessary documentation is required before we can begin investigating your case for prosecution. In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers. Often, the cell phones that identity thieves use are non-traceable prepaid phones or opened with fraudulent information. 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.

It may not be necessary to complete this packet. 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.

Remember that time is of the essence

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 to regarding the identity theft and correction of your credit.
-

Step 1: Contact your bank and other credit card issuers.

- **Close out all accounts**
- 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)
-

Step 2: Contact all three (3) major credit reporting bureaus.

First request your free credit report from each of the credit bureaus. Once you receive confirmation that your reports are on the way, 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.scamsafe.com – provides useful information related to identity theft and indicates which states participate 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	TransUnion	Experian
Consumer Fraud Division	Fraud Victim Assistance Dept	Nat. Consumer Assist
800-525-6285	800-680-7289	888-397-3742
P.O. Box 740256	P.O. Box 6790	P.O. Box 9530
Atlanta, GA 30374	Fullerton, CA 92834	Allen, TX 75013

Step 3: File a report with the Federal Trade Commission.

You can go on-line to file an identity theft complaint with the FTC www.consumer.gov/idtheft.com or www.ftc.gov/bcp/online/pubs/credit/freereports.htm or by calling **1-877-IDTHEFT**. 600 Pennsylvania Ave.

N.W. Washington DC 20580

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 or suspects. 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.

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 victims of identity theft. The affidavit requests information regarding you as the victim, how the fraud 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. 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 make a request for copies of any and all records related to the fraudulent accounts be provided to you and made available to the Flagstaff 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 Flagstaff 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:

**Flagstaff Police Department – Criminal Investigations
911 E Saw Mill Rd
Flagstaff, AZ 86001**

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at once. Be sure to reference your police report number on all items submitted. The information should be **hand delivered and not 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 Flagstaff Police Department if you desire prosecution and would be willing and available to appear and testify should a suspect be identified and arrested.**

Additional Useful Information -

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 United States Postal Service website: <http://www.usps.com/ncsc/locators/findis.html> or by calling 800-275-8777.
- ✓ **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 <http://www.ssa.gov/online/ssa-7004.pdf>.
- ✓ **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: <http://travel.state.gov/reportppt.html>.
- ✓ **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.

WORK SHEET

This work sheet should be filled out and returned to the Flagstaff Police Department Criminal Investigations.

If your case involves checks, close out your accounts, place alerts on the old and new accounts. Contact the following: *The officer will need copies of your checks.*

Name of your bank _____ phone# _____

Other accounts _____ phone# _____

Checking account # _____ Savings# _____

Contact SCAN 1-800-262-7771 to find out if the identity thief has been passing bad checks in your name.

If your checks are lost or stolen, contact:

www.chexhelp.com 1-800-428-9623

CheckRite 1-800-766-2748

CrossCheck 1-800-552-1900

NPC 1-800-526-5380

Contact the major check verification companies directly to request that they notify retailers who use their databases not to accept their checks.

TeleCheck 1-800-710-9898

International Check Services 1-800-631-9656

Certegy, Inc 1-800-437-5120

Social Security Administration Inspector General Fraud Hotline

1-800-269-0271

Date this form was filled out _____

First name _____ Middle name _____ Last _____

Social Security number ____/____/____ Date of birth ____/____/____

Home address _____

Home Phone number _____ work # _____

Cell phone number _____ Pager# _____

E-Mail/ Home _____ Work _____

Employer _____

Work Address _____

What is the best time to reach you at home? _____ Work? _____

How did you become aware of the identity crime?

Found fraudulent charges on my credit card bill **Which one?** _____

Name _____ number _____

Name _____ number _____

Name _____ number _____

Found fraudulent charges on my cellular phone bill # _____

Which one? _____ / **Phone #** _____

Received bills for an account(s) I did not open

Which one? _____

Found irregularities on my credit report

Was contacted by a creditor demanding payment

Which one? _____

Was contacted by a bank's fraud department regarding charges

Which one? _____

Was denied a loan

Was denied credit

Was arrested, had a warrant issued, or complaint filed in my name for a crime I did not commit. Which one? _____

Was sued for a debt I did not incur

Which one? _____

Was not receiving bills regularly for a legitimate account

Which one? _____

Was denied employment

Had my driver's license suspended for actions I did not commit

Received a legal filing I did not file, such as a bankruptcy

Other (Please explain _____

What date did you first become aware of the identity crime? _____

How did you discover you became a victim? _____

What documents and identifying information were stolen and/or compromised?

___ **Credit card(s) (List bank & card #)** _____

___ **ATM card(s) (list bank, card # & bank phone #** _____

___ **Checks and/or checking account number (List bank & account #** _____

___ **Savings account(s) List bank(s) & account #** _____

___ **Brokerage or stock accounts List banks and/or broker, who you talked too
& phone number** _____

___ **Passport (List country issuing passport)**

___ **Driver's license #** _____ **State** _____

___ **State identity card #** _____ **State** _____

___ **Social security card #** _____

___ **Birth certificate (List state and municipality issuing (Bring Copy)**

___ **Resident alien card or other immigration documents** _____

___ **Bank account, passwords, List any logins and passwords used & whom
they are used with** _____

___ **Other (describe)** _____

To the best of your knowledge at this point, what identity crime has been committed?

- Making purchase(s) using my credit cards without authorization**
- Opening new credit card accounts in my name # _____**
- Opening utility and/or telephone accounts in my name**
Which ones _____
- Unauthorized withdrawals from my bank accounts**
- Opening new bank accounts in my name**
Which ones & account # _____
- Taking out unauthorized loans in my name**
Which ones? _____
- Obtaining government benefits in my name**
- Obtaining employment in my name, Where? _____**
- Obtaining medical services or insurance in my name Where ? _____**

- Check fraud**
- Passport/visa fraud**
- Other _____**

To assist law enforcement in pinpointing when and by whom your information was compromised, it is of value to retrace your actions in recent months with regard to your personal information.

- Carried Social Security Card**
- Carried my bank accounts numbers and passwords, PINs, or codes**
- Gave out Social Security Number (To whom? _____)**

- Mail stolen (When?) _____**
- I went away and my mail was held at the post office or collected by someone else, /Who? _____**
- I traveled to another location outside my home area**
Where did you go and when? _____
- Mail was diverted from my home (business) either by forwarding order or**

in a way unknown to you

I did not receive a bill as usual

Which one? _____

A new credit card I ordered did not arrive

Which one? _____

Bills I was paying were left in an unlocked mailbox for pick up

Who did not receive bills? _____

Service people were in my home (business)

When and who? _____

Document with my personal information was thrown in the trash without being shredded

Credit card bills, pre-approved credit card offers or checks were thrown in the trash without being shredded

My garbage was stolen or gone through

My ATM receipts and/or credit card receipts were thrown out without being shredded

My password or PIN was given to someone else

My home was burglarized

My home is for sale

My car was stolen or broken into

Someone else drove my car (Who?) _____

My purse or wallet was stolen or lost

My checkbook was stolen or lost

My personal information was provided to a service business or non-profit company, I donated money, took out insurance, or saw a financial planner

Please list: _____

___ **My credit report was queried by someone claiming to be a legitimate business (Who) _____**

___ **I applied for credit and/or authorized a business to obtain my credit report (ie., shopped for a car, applied for a credit car, refinanced a home, etc.) Please list _____**

___ **My personal information is available on the Internet, such as in an "open directory, paypal, white pages, genealogy, school reunion, etc" Please list _____**

___ **A legitimate purchase was made where my credit card was out of my sight / Where? _____**

___ **My personal information was given to a telemarketer or a telephone solicitor / Please list _____**

___ **My personal information was given to a door to door salesperson or charity fundraiser. Please list _____**

___ **A charitable donation was made using my personal information Please list _____**

___ **My personal information was given to enter a contest or claim a prize I had won / Please list _____**

___ **A new bank account or new credit card account was legitimately opened in my name Please list _____**

___ **I re-financed my house or property (Please list _____)**

___ **A legitimate loan was applied for or closed in my name Who? _____**

___ **A legitimate lease was applied for or signed in my name**

- Legitimate utility accounts were applied for or opened in my name
- A license or permit was applied for legitimately in my name
- Government benefits were applied for legitimately in my name
- My name and personal information were mentioned in the press, magazine or on a web site
- Online purchases were made using my credit card (What company?)

- I released personal information to a friend or family member
- My ex- husband/wife, girl/boy friend has my personal information

List _____

For any items checked above, please, in as much detail as possible, explain the circumstances of the situation: _____

How many purchases over the Internet have you made in the last six months?

What Internet sites have you bought from? List _____

In the last six months, who has your Social Security number / List all:

Do your checks have your SS# or driver's license # imprinted on them?

If yes, list retailer names where checks have been tended

Have you written your SS# or driver's license # on any checks in the last

six months

Yes. Please list instances and retailer names _____

No.

Do you have any information on a suspect in this identity crime case?

If so, why? _____

Do you order your checks from your bank or a private company?

If private, who? _____

Do you check your bank and credit cards statement each month?

If no, the last time you checked them _____

Please list all the banks that you have accounts with. Place an (*) by accounts that have fraudulent charges on them.

Bank ***account#*** ***Phone #***

Please list all the credit card companies that you have credit cards with. Place a (*) next to accounts that have fraudulent charges on them.

Company ***Account #*** ***Phone #***

Please list all the utility companies you have accounts with. Place a (*) next to accounts that have fraudulent charges on them.

Company ***Account#*** ***Phone#***

Please list all the financial institutions you have loans, leases, and mortgages from. Place a (*) next to accounts that have fraudulent charges on them.

Company	account #	phone #
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please list any merchants who you have credit accounts with such as department stores or retailers. Place a (*) next to accounts that have fraudulent charges on them.

Company	account#	phone#
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please list any documents fraudulently obtained in your name (driver's license, social security card, etc.

Have you contacted the following organizations and requested a fraud alert be put on your account? Check all that you have contacted.

Equifax **Date** _____

TransUnion **Date** _____

Experian **Date** _____

Your Bank(s) **Name of bank(s)** _____ **phone#** _____

Department of Motor Vehicles

Social Security Administration (see front page for number)

Other _____

Have you requested a credit report from each of the three credit bureaus?

Contact information on front page.

___ **Equifax**

___ **TransUnion**

___ **Experian** **If you have all three in your possession, please attach to this form. If not, get copies sent to you before your interview with the police.**

Have you contacted any financial institution, concerning either legitimate or fraudulently opened accounts? If yes, list:

Have you sold or given away any computers? If yes list:

List any other information you think will help the police on your case.

For businesses:

Who handles the accounts?

Where are the checks kept? _____

Who signs the checks? _____

Who has access to accounts, credit cards and checks?

Medical Fraud

The 1996 Health Insurance Portability & Accountability Act:

HIPAA gives you the right to examine your records, but not to change them.

You can request a listing of benefits paid out by your insurer.

You can under the act request an accounting of disclosures from every health care provider.

List contact information if affected: _____

****** Please bring with you to the meeting with the police officer: all account statements letters, bills, correspondence, phone records, credit reports and other documents regarding this case.***

Remember to keep a detailed log of all your correspondence and contacts since realizing you were the victim of identity crime.

OTHER HELPFUL INFORMATION

National Fraud Information Center

www.fraud.org

Fraud Hotline: (800) 876-7060

Better Business Bureau/BBBOnline

www.bbb.org

4200 Wilson Blvd, 8th Floor

Arlington, VA 22203

(703) 276-0100

Fight Identity Theft

www.fightidentitytheft.com

Cell Phone do not call list

<http://www.donotcall.gov>

Fraud Victim's Rights

<http://www.creditreport.com>

Credit bureaus opt out: 1-888-567-8688

Get removed from Google's phonebook

www.google.com/help/pbremoval.html

Privacy Rights Clearinghouse

www.privacyrights.org

(619) 298-3396

Identity Theft Resource Center

www.idtheftcenter.org

(858)693-7935

