

Identity Theft Victim's Packet

Information and Instructions

This packet should be completed once you have contacted Eloy Police Department and obtained a police report number related to your identity theft case. To obtain a police report number call, the non-emergency dispatch line at 520-466-7324. Please keep track of your report number, as creditors, financial institutions and credit reporting agencies will ask for it.

My Eloy Police Department Report is:

#

Retain this packet for your records as it contains information that will assist you with correcting your credit record and disputing the debts fraudulently incurred using your stolen personal identifying information. This packet also has information that will enable you to obtain financial records related to the fraudulent accounts. You will need to provide these records to law enforcement, which will use them to conduct a criminal investigation. We recognize that some victims are only interested in the correction of their credit and do not necessarily desire prosecution; therefore, we request you only submit this packet to Eloy Police Department if you desire prosecution.

It is important to understand that in the event that a suspect is identified and the case proceeds to court, as the victim you would most likely be required to appear and testify in court. You will need to complete the dispute letters and provide us with necessary documentation before we can begin investigating your case for prosecution. Examples of the document evidence we need are included in this packet. Without document evidence, we cannot begin investigation. Please write your report number on copies of all documents that you submit to Police.

*****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 "Additional Useful Information" section for information about contacting the Social Security Administration. Do not contact the employer directly as they might warn the suspect employee.
- If your name and/or information are used by someone else to avoid a traffic ticket or any criminal prosecution, you may file a report with Eloy Police, and the report will be

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forwarded to the proper jurisdiction for follow-up. 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 creditors with original documents 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.

If the identity theft involved an existing bank account(s) (checking, savings, credit or debit card, investment account, mortgage, etc.) you should do the following:

- Contact the financial institution and file a fraud report. You must complete a fraud affidavit from the financial institution and provide the Eloy Police Department with a copy of the affidavit.
- 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 new accounts protected with new password and/or new 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 the credit bureaus place a “Fraud Alert” on your file. A fraud alert will put a notice on your credit report that you are 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

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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.	National 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 online 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.
- In the event the identity theft was committed on the Internet, you may file a complaint with the Internet Crime Complaint Center online at www.ic3.gov

Step 4: Contact creditors involved in the Identity Theft by phone and in writing.

Contact all the companies or institutions where the suspect obtained credit or opened new accounts using your personal identifying information. Provide these creditors with the completed Identity Theft Affidavit (some may require that you used their 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 Eloy 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 account(s).

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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 Eloy Police Department. We have found it useful to provide a copy of the FACTA Law with the submissions 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 account(s) to:

**Eloy Police Department
Attn: (Officer assigned to your case)
630 N. Main Street
Eloy, Arizona 85131**

To avoid confusion and to ensure that all items are forwarded to the Detective assigned to your case, we request that you submit everything at once if possible, do not send items separately. **Be sure to write your police report number on top right corner of each page/document 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 Eloy Police Department if you desire prosecution and are 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 obtain the address and telephone number of the postal inspector for your area at the United States Postal Service website:
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 www.ssa.gov/online/ssa-7004.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 – If a collection agency contacts you 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 (it is suggested you send the correspondence by certified mail so you have a record the agency has received it).

Documentation for Prosecution

The victim should obtain the following items of evidence using the sample dispute letters to dispute charges and request all documentation related to the account(s). Without this evidence, we will not be able to begin an investigation.

If your existing accounts are being fraudulently accessed, please obtain the following types of documents:

1. Bank statements or bills showing where the transactions occurred.
 - a. Please circle or underline the fraudulent transactions
 - b. Using a highlighter may make it impossible to read photocopies
 - c. Please attempt to obtain a physical address for the fraud transactions from your bank
2. Bills from companies showing merchandise ordered
 - a. Addresses where items were delivered
 - b. All phone numbers that were associated with the order
3. Any information from the creditor that shows how or where the account was used. List the name and/or employee number and phone number of any representative from the business(es) you deal with.

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

If new accounts have been opened in your name please obtain the following:

1. Bank statements that you may have received for accounts that were not established by you.
2. Credit reports showing the accounts that are not yours
 - a. Please circle or underline all accounts that are not yours
 - b. Using a highlighter may make it impossible to read photocopies
3. Bills from utility companies for accounts you did not open
4. Letters or documentation from creditors or utility companies that contain
 - a. Copies of the applications for credit
 - b. How the account was opened (in person, over the phone, on Internet)
 - c. Where the account was opened if done in person
 - d. Where the account is being used (addresses of transactions)
 - e. Address where any cards, bills, merchandise or correspondence was mailed.
 - f. Any phone numbers associated with the fraudulent account
5. The name or employee number and phone number of any representatives from the business you deal with.

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

If someone is using your personal information for employment we will need:

Copies of Department of Economic Security or Social Security Administration report showing you information being used for employment in the City of Eloy.

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.

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ID Theft Affidavit

1. My full legal name is
(First) (Middle) (Last) (Jr., St., III)

2. (If different from above) when the events described in this affidavit took place, I was known as
(First) (Middle) (Last) (Jr., St., III)

3. My date of birth is
(month/day/year)

4. My Social Security Number is

5. My driver's license or identification card is
(State and license/ID number)

6. My current address is
Address City State Zip Code

7. I have lived at this address since
(month/year)

8. (If different from above) When the events described in this affidavit took place, my address was
Address City State Zip Code

9. I lived at the address in Item 8 from
(month/year) until (month/year)

10. My daytime telephone number is () -
My evening telephone number is () -

Check all that apply for items 11 – 22:

11. I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.

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12. I did not receive any benefit, money, goods or services as a result of the events described in this report
13. My identification documents (for example, driver's license; credit cards; Social Security card; birth certificate, etc. were
- a. Stolen or b. lost on or about (Month/Day/Year)
14. To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, Social Security number, mother's maiden name, identification documents, etc. to get money, credit, loans, goods or services without my knowledge or authorization:

Name (if known)

Name (if known)

Address (if known)

Address (if known)

Phone number(s) (if known)

Phone number(s) (if known)

Additional Information

Additional Information

15. I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.
16. Additional comments: (For example, description of the fraud, which documents or information were used or how the identity theft gained access to your information)

17. (Check only one)

- I am willing to assist in the prosecution of the person(s) who committed this fraud.
- I am NOT willing to assist in the prosecution of the person(s) who committed this fraud.

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18. (Check only one)

- I am authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
- I am NOT authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

19. (Check all that apply)

- I have not reported the events described in this affidavit to the police or any other law enforcement agency.
- The police did not write a report. *In the event you have contacted the police or any other law enforcement agency please complete the following information:*

(Agency #1)

(Officer/Agency personnel taking report)

(Date of Report)

(Report number, if any)

(Phone number)

(email address, if any)

(Agency #2)

(Officer/Agency personnel taking report)

(Date of Report)

(Report number, if any)

(Phone number)

(email address, if any)

(Agency #3)

(Officer/Agency personnel taking report)

(Date of Report)

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(Phone number)

(email address, if any)

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Please indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (NOT ORIGINALS) to the affidavit before sending it to the companies.

- 20. A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card, or your passport). If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.
- 21. Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).
- 22. A copy of the report filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Certification:

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit and the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

 (Signature)

 (Date Signed)

 (Notary)

 (My commission expires)

[Check with each company. Creditors sometimes require notarization. Eloy Police Department can notarize Identity Theft Affidavit's free of charge. This applies to Identity Theft Affidavit's only. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit,]

Witness:

 (Signature)

 (Printed Name)

 (Date)

 (Telephone Number)

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Completing the Statement

- Make as many copies of this page as you need. Complete separate page for each company you are notifying and only send it to that company. Include a copy of your signed affidavit.
- List only the account(s) you are disputing with the company receiving this form. See the attached example.
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (NOT THE ORIGINAL).

As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name/Address (the company that opened the account or provided the goods or services.	Account Number	Type of unauthorized credit/goods/services provided by creditor if known)	Date Issued or Opened (if known)	Amount/Value (the amount charged or the cost of the goods/services.

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Example:

Example National Bank

22 Main St.

Columbus, OH 22722

01234567-89

Auto Loan

01/02/2013

\$25,000

Billing Name:

Billing Address:

Account Number: