

Identity Theft Victim Checklist

- ✓ Keep a detailed history of all the information you have on the crime
- ✓ Keep a log of all your contacts and documents
- ✓ Contact all creditors by phone and in writing to inform them of the crime, the sample courtesy notice below can be used as a reference
- ✓ If mail have been stolen contact the Postal Inspections Service
- ✓ Contact the Federal Trade Commission to inform them of the crime and make a report
- ✓ Call all 3 credit bureau's to report the crime and ask for a fraud alert on your credit file
- ✓ Request a copy of your credit report
- ✓ Alert all your Banks and credit card companies if your accounts have been assessed
- ✓ Contact the Social Security Administration's Fraud Hotline @ 1-800-269-0271
- ✓ Contact the DOT to make sure no new identifications or driver's licenses have been issued in your name
- ✓ Gather any and all documentation of any loss, fraudulent use, to include dates, times, locations, dollar amounts, items purchase if available
- ✓ Make a Police Report with the Carlisle Police Department
- ✓ Your case number is _____

Sample Courtesy Notice

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/service to someone, other than myself. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Carlisle Police Department. The case number is _____ a copy of which can be obtained by contacting the Carlisle Police Department's records section at 515-989-4221.

Closing,

(Your Name and Address)

Informational Web Sites

Federal Trade Commission

www.ftc.gov

Privacy Rights Clearing House

www.privacyrights.org

U.S. Government Accountability Office

www.gao.gov

U.S. Postal Inspection Service

<http://postalinspectors.uspis.gov>

International Association of Financial Crime Investigators

www.iafci.org

Consumer Fraud Reporting (CFR)

www.consumerfraudreporting.org

www.Fakecheck.org

Carlisle Police Department

www.carlisleiowa.org

195 N 1st St.

Carlisle, IA 50047

Phone: 515-989-4121

Fax: 515-989-0875

Chief of Police Matt Koch

Email: mkoch@carlisleiowa.org

Identity Theft

Quick Reference Guide



Carlisle Police Department

715A.8 Identity theft.

1. *a.* For purposes of this section, "identification information" includes but is not limited to the name, address, date of birth, telephone number, driver's license number, nonoperator's identification card number, social security number, student identification number, military identification number, alien identification or citizenship status number, employer identification number, signature, electronic mail signature, electronic identifier or screen name, biometric identifier, genetic identification information, access device, logo, symbol, trademark, place of employment, employee identification number, parent's legal surname prior to marriage, demand deposit account number, savings or checking account number, or credit card number of a person.

b. For purposes of this section, "financial institution" means the same as defined in section 527.2, and includes an insurer organized under Title XIII, subtitle 1, of this Code, or under the laws of any other state or the United States.

2. A person commits the offense of identity theft if the person fraudulently uses or attempts to fraudulently use identification information of another person, with the intent to obtain credit, property, services, or other benefit.

Reporting an Identity Theft

If your identity has been stolen you may be asking yourself, what should I do to protect my identity right now and in the future? Remember that resolving identity theft requires many phone calls and letters. Create a system to help keep yourself organized and track all papers and phone calls you make. It is a good idea to write down the date and time of phone calls and is wise to send all letters and documents by certified mail asking for a return receipt.

The following steps have been put together as a guide you can follow to help protect and get your credit back in good standing.

1. Place an Initial Fraud Alert

There are three national credit reporting companies (listed below). If someone has misused your personal or financial information, call one of the companies and ask for a fraud alert or ask them to freeze your credit.

2. Order Your Credit Reports

Now that you have placed an initial fraud alert, you're entitled to a free credit report from each of the three credit reporting companies. The credit reporting company that you call will explain your rights and how you can get a free copy of your credit report. Once you receive your credit report look for any accounts that are not accurate. If you identify fraudulent accounts contact the credit reporting companies and dispute those errors.

3. Create an Identity Theft Report.

An identity Theft Report will help you deal with credit reporting companies, debt collectors, and businesses that gave the identity thief credit or opened new accounts in your name. You can use the report to get fraudulent information removed from your credit report, stop a company from collecting

debts that result from identity theft, place an extended fraud alert on your credit report, get information from companies about accounts the identity thief opened or misused.

To create an Identity Theft Report submit a report about the theft to the FTC (Federal Trade Commission). When you finish writing all the details, print a copy of the report. This report will be called an Identity Theft Affidavit. It is always helpful to provide that Affidavit to the Police Department to help in our investigation of the identity theft. The FTC may be contacted at 1-877-438-4338. Tell the representative what happened and ask for your complaint reference number and Affidavit password. The FTC representative will email you a link so you can get your Affidavit.

When you file your Police Report the officer taking the report will provide you with a case number. Write down the case number and ask for the officer's business card. After allowing a couple days for the officer to write a police report, contact the Carlisle Police Department at 515-989-4121 and request a copy of the police report. You're Identity Theft Affidavit and the Police Report will make up your Identity Theft Report.

Credit Reporting Companies

Equifax

PO Box 74021 Atlanta, GA 30374
Order a Report 1-800-685-1111
Report Fraud 1-800-525-6285

TransUnion

PO Box 390 Springfield, PA 19064
Order a Report 1-800-916-8800
Report Fraud 1-800-680-7289

Experian

PO Box 949 Allen, TX 75013
Order a Report 1-888-397-3742
Report Fraud 1-888-397-3742

Preventative Measures:

- Promptly remove all mail after delivery and use collection mailboxes for outgoing mail
- Never give personal information over the phone IE Social Security Number, date of birth, mother's maiden name, credit card number, bank PIN code, unless you initiate the call and then only when absolutely necessary
- Shred all pre-approved credit application, credit card information, bank information, bills, etc. with your personal information on them
- Order your credit report yearly to check for fraud
- Never leave bank receipts at an ATM location
- Memorize your Social Security Number, PIN codes, and passwords Never write them down or keep in a wallet or purse
- Sign all credit/debit cards
- Check all credit card and checking account statements against receipts
- Never loan credit/debit cards or check book to anyone
- Report all lost or stolen credit/debit cards and checks
- Be careful of solicitations that claim you have won a prize or lottery that ask for your personal information
- Be careful when using credit/debit cards online
- Don't give out passcode and don't use the same passcode for everything
- Beware of phone scams that state you owe money to a debit collectors, the IRS, or people claiming to be relatives with "odd requests" and request payment or personal information