

Hopewell Township Police Department



Identity Theft

Information and Prevention Guidelines

What is Identity Theft?

Identity theft occurs when someone steals another individual's personal information and then utilizes it to fraudulently establish new credit or use existing credit cards, file fraudulent tax returns, access bank accounts, and commit many other crimes in someone else's name. In the aftermath of identity theft, victims must follow a complicated list of notifications in order to report the crime and eventually clear their credit history. As of April 15, 2003, identity theft victims need only make one toll-free call to any of the three nationwide credit reporting agencies. The information they provide will be automatically shared with the remaining agencies for inclusion in their records.

How Do I Protect Myself?

- Give your social security number only when it is absolutely necessary, and do not carry your social security card with you. Leave it at home or in a secure place.
- Annually review your social security personal earnings and benefit statement which is mailed to all participants. A copy can also be requested from the Social Security Administration (1-800-772-1213).
- Memorize your ATM Password and shield the keypad when entering your password at the ATM machines.
- Do not place bill payments in you mailbox for pickup. Mail your bills directly at a U.S. Mail delivery box or from the post office.
- Shred all documents containing personal information especially bills, credit card receipts, pre-approved credit card offers, and bank statements, before you throw them away.
- Annually obtain a copy of your credit report from the three major credit reporting agencies (Trans Union, 1-800-680-7289) (Equifax 1-888-766-0008) (Experian, 1-888-397-3742). Recent federal legislation mandates a free copy of the report and credit score be provided to consumers. Carefully review them for accuracy and immediately correct all mistakes identified on your credit reports in writing.

- Have your name removed from lists sold to companies offering pre-approved credit cards by contacting the three credit reporting agencies and taking advantage of their "opt-out" service. One number 1-888-567-8688 reaches all three agencies.
- Do not give your credit card number over the telephone unless you have initiated the call. Ensure that neither you nor the called party is using a mobile or cellular telephone.
- When you purchase items with a credit card, take your receipts with you, do not toss them away.
- Do not put your credit card number on the Internet unless it is an encrypted or secured site.

If You Become A Victim of Identity Theft, You Should:

- Contact the security department of the respective financial institution, both verbally and in writing for each account that has been tampered with and close those accounts.
- File a complaint with your local police department, or the law enforcement agency where the Identity Theft took place.
- Report fraudulent use of your social security card at 1-800-269-0271.
- Notify the US Postal Inspection Service if you suspect the theft of your mail.
- If your ATM card has been lost or your password has been compromised, immediately notify your bank.
- If checks were stolen or fraudulent bank accounts were established, close the involved accounts and report this to your bank immediately.

The Fair Debt Collection Act prohibits collectors from contacting you if within 30 days after you receive their written notice, you send them a letter refuting the debt. Along with your letter, send supporting documentation (police report, letters from credit reporting agencies, etc.) to substantiate your position.

If You Become a Victim, Federal Agencies that can be contacted based upon the nature of the involved crime:

Federal Trade Commission - www.ftc.gov

- Consumer Sentinel website: <http://www.ftc.gov/sentinel/>
- FTC Identity Theft Hotline: 1-877-IDTHEFT (1-877-438-4338).
- Identity Theft website: www.consumer.gov/idtheft
- Bulk order of publications <http://www.ftc.gov/bcp/online/pubs/bulkordr.htm>

Federal Bureau of Investigation <http://www.fbi.gov/>

U.S. Department of Treasury

U.S. Secret Service: www.ustreas.gov/uss

- Financial Crimes Investigation Unit:
www.ustreas.gov/uss/financial_crimes.shtml

Financial Crimes Enforcement Network (FINCEN): www.FinCEN.gov

- Project Gateway: http://www.FinCEN.gov/le_gateway.html

U.S. Postal Service www.usps.gov

- Postal Inspectors
<http://www.usps.com/postalinspectors/fraud/MailFraudComplaint.htm>
- Financial Crimes Investigation Unit

Social Security Administration <http://www.ssa.gov/pubs/110064.html>

National Association of Attorneys General- <http://www.naag.org/>

Better Business Bureau- <http://www.bbb.org/>

If You Become a Victim, Commonwealth of Pennsylvania Agencies that can be contacted:

Pennsylvania Department of Revenue- www.revenue.state.pa.us

Pennsylvania Office of Attorney General - www.attorneygeneral.gov

The PA OAG has several units within the Criminal Law Division that may be of assistance in investigating identity crimes. These units are:

- Criminal Prosecution Section
- Asset Forfeiture & Money Laundering Section
- Tax Crimes Unit

- Organized Crime Section

Pennsylvania State Police- www.psp.state.pa.us

If you haven't already done so, report the fraud to the following organizations:

1. Any one of the nationwide consumer reporting companies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report too.
 - **Equifax:** 1-800-525-6285; www.equifax.com
 - **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com
 - **TransUnion:** 800-680-7289; www.transunion.com

In addition to placing the fraud alert or freezing your credit, the three consumer reporting companies will send you free copies of your credit reports, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. The security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Close the accounts. Follow up in writing, and include copies (NOT originals) of supporting documents. *It's important to notify credit card companies and banks in writing.* Sending your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords.

Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.

3. Your local police or the police in the community where the identity theft took place to file a report. Get a copy of the police report number. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check www.naag.org for a list of state Attorneys General.
4. The Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies

for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at www.consumer.gov/idtheft. If you don't have internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Identity Theft Affidavit

Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for any debts incurred by an identity thief, you must prove to each of the companies where accounts were opened or used in your name that you didn't create the debt.

A group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) developed an ID Theft Affidavit to make it easier for fraud victims to report information. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

It will be necessary to provide the information in this affidavit anywhere a new account was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. If someone made unauthorized charges to an existing account, call the company for instructions.

This affidavit has two parts:

- **Part One** -the ID theft Affidavit --is where you report general information about yourself and the theft.
- **Part Two** -the Fraudulent Account Statement --is where you describe the fraudulent accounts(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents (for example, driver's license or police report). Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.

Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation.

Be as accurate and complete as possible. You may choose not to provide some of the information will slow the process of investigating your claim and absolving the debt. Print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. Keep a copy of everything you submit.

If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party. Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

ID Theft Affidavit

Victim Information

1. My full legal name is:

(First) (Middle) (Last) (Jr., Sr., III)

2. (If different from above) When the events described in this affidavit took place, I was known as:

(First) (Middle) (Last) (Jr., Sr., III)

3. My age is _____

4. The last four (4) numbers of my Social Security number are _____

5. The last three (3) numbers of my driver's license or identification card state and number are _____

6. My current address **is** _____

7. (If different from above) When the event described in this affidavit took place, my address was

City _____ State _____ Zip Code _____

8. My daytime telephone number is L) _____

My evening telephone number is L) _____

How the Fraud Occurred

Check all that apply for items 9-17:

9. 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.
10. I did not receive any benefit, money, goods, or services as a result of the events described in this report.
11. My identification documents (for example, credit cards; birth certificate, driver's license; Social Security card; etc.) were stolen lost on or about _____ (day/month/year)

12. 0 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, etc.) or identification document 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 (if known)

Additional information (if known)

13. 0 I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

14. D Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

(Attach additional pages as necessary.)

Victim's Law Enforcement Actions

15. (check one) I am am not willing to assist in the prosecution of the person(s) who committed this fraud.

16. (check one) I am am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person (s) who committed this fraud.

17. (check all that apply) I have have not reported the events described in this affidavit to the police or other law enforcement agency. The police did did not write a report. In the event you have contacted the police or other law enforcement agency, please complete the following:

(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)

Documentation Checklist

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.

18.0 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, copy of a utility bill or copy of an insurance bill)

19.0 A copy of the report number you filed with the police or sheriffs 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.

Signature

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 or 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 my results in imposition of a fine or imprisonment or both.

(signature)

(printed name)

(date)

(telephone number)

(notary)

(Check with each company. Creditors sometimes require notarization. If they do not, please have one witness [non-relative] sign below indicating that you completed and signed this affidavit.)

Witness

(Signature)

(printed name)

(date)

(telephone number)

DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER GOVERNMENT
AGENCY

Fraudulent Account Statement

Completing this Statement

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

I declare (check all that apply):

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 or services provided by creditor (if known)	Date issued or opened (if known)	AmountN alue provided (the amount charged or the cost of the goods/services)
Example Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	Auto Loan	01-05-2002	\$25,000.000

During the time of the accounts described above, I had the following account open with your company:

Billing **Name**-----

Billing **Address**-----

Account number -----

Summary of the Fair and Accurate Credit Transactions Act
and How to Get Your Free Credit Report
FACT ACT-copied from factact.us

This legislation will provide consumers, companies, consumer reporting agencies, and regulators with important new tools that expand access to credit and other financial services for all Americans, enhance the accuracy of consumers' financial information and help fight identity theft. These reforms make permanent the uniform national standards of our credit markets and institute new, strong consumer protection and free credit reports.

Background: The Fair and Accurate Credit Transaction Act of 2003 will accomplish the following key Administration priorities to help ensure that all Americans, of every income level and background are able to build good credit and confront the problem of identity theft and receive free credit reports.

- 1) Ensuring that lenders make decisions on loans based on full and fair credit histories, and not on discriminatory stereotypes. In 1996, uniform national standards were established to set clear rules on what credit agencies were entitled to include in individual credit reports, and now more than a million Americans have credit as a result. This legislation makes those national standards permanent.
- 2) Improving the quality of credit information, and protecting consumers against identity theft.
 - a. Giving every consumer the right to their credit report free of charge every year. Consumers will be able to review a free report every year for unauthorized activity, including activity that might be the result of identity theft.
 - b. Helping prevent identity theft before it occurs by requiring merchants to leave all but the last five digits of a credit card number off store receipts. This law will make sure that slips of paper that most people throw away do not contain their credit card number, a key to their financial identities.
 - c. Creating a national system of fraud detection to make identity thieves more likely to be caught. Previously, victims would have to make phone calls to all of their credit card companies and three major credit rating agencies to alert them to the crime. Now consumers will only need to make one call to receive advice, set off a nationwide fraud alert, and protect their credit standing.
 - d. Establishing a nationwide system of fraud alert for consumers to place on their credit files. Credit reporting agencies that receive such alerts from customers will now be obliged to follow procedures to ensure that any future requests are by the true consumer, not an identity thief posing as the

consumer. The law also will enable active duty military personnel to place special alerts on their files when they are deployed overseas.

- e. Requiring regulators to devise a list of red flag indicators of identity theft, drawn from the patterns and practices of identity thieves. Regulators will be required to evaluate the use of these red flag indicators in their compliance examinations of financial institutions, and impose fines where disregard of red flags has resulted in losses to customers.
- f. Requiring lenders and credit agencies to take action before a victim even knows a crime has occurred. With oversight by bank regulators, the credit agencies will draw up a set of guidelines to identify patterns common to identity theft, and develop methods to stop identity theft before it can cause major damage.