



HOLLAND POLICE DEPARTMENT FRAUD INFORMATIONAL PACKET

My Holland Police Department Complaint number is: _

Officer _____ Voice Mail # _____

This packet contains information to assist you in the correction of your credit and to help ensure that you are not held 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 which can be provided to law enforcement to assist in the investigation.

In fraud cases, it is often difficult to identify the suspects as they use false names and provide inaccurate information. Often, the cell phones used by suspects are non-traceable, prepaid phones or opened with fraudulent information. Frequently the investigator cannot find evidence to prove who 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 file a report with the federal government. Do not contact the employer directly as they may warn the suspect employee.

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.

Helpful Hints

- Remember that each creditor has different policies and procedures for correction of 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.
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CONTACT YOUR BANK AND OTHER CREDIT CARD HOLDERS

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

- Close the account that was fraudulently used 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 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.

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 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.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud.

Equifax www.equifax.com Consumer Fraud Division 1-800-525-6285 Fraud Alert 1-888-766-0008 Receive copy of credit report by phone: 1-800-685-1111	TransUnion www.transunion.com Fraud Victim Assistance Dept 1-800-680-7289 Free annual credit report 1-877-322-8228 Dispute item on credit report 1-800-916-8800	Experian www.experian.com National Consumer Assistance 1-888-397-3742
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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.

FILE A REPORT WITH THE FEDERAL GOVERNMENT

You can go online to file a report with the federal government at one of the following locations. This helps to develop a national data base on fraudulent activity as the suspects are not usually local or even in the United States. If the fraud involves a wire transfer from your bank account, the sooner a report is filed with the federal government, the better the probability of stopping the transfer.

Federal Trade Commission

- Report anything you think may be a fraud, scam, or bad business practice.

<https://reportfraud.ftc.gov/>

or

call 1-877-382-4357

- Report any identity theft. Further resources on how to deal with identity theft and fraud.

<https://www.identitytheft.gov/>

or

call 1-877-IDTHEFT (1-877-438-4338)

FBI Internet Crime Complaint Center

- (IC3) – Report any internet crimes.

<https://www.ic3.gov/>

Social Security Administration

- 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 the following site:

<http://www.ssa.gov/myaccount>

- If you suspect that someone is using your social security number to obtain employment, file a report with the Office of the Inspector General:

<https://oig.ssa.gov/audits-and-investigations/investigations>

or

1-800-269-0271

U.S. Department of Labor – If someone uses your information to collect unemployment benefits. This site will provide contact information for each state.

<https://www.dol.gov/agencies/eta/UIIDtheft>

State Department – If your passport has been stolen, notify the passport office in writing. You can obtain additional information from the State Department:

<https://travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.html>

ADDITIONAL USEFUL INFORMATION

Other entities you may want to report your identity theft to:

- Post Office – Contact your local postal inspector if you suspect that your mail has been stolen or diverted with a false change of address. You can obtain the address and telephone number of the postal inspector for your area at the United States Postal Service:

<https://www.uspis.gov/>

or

1-877-876-2455

- 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 fraud and/or identity theft. Follow up with the collection agency and creditor in writing and include a copy of your police report, Identity Theft Affidavit (usually provided by them), Letter of Dispute and a copy of the FACTA law.
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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 as well as others. 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, and 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 forms that you may have to complete.

Letter of Dispute

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 account(s) be provided to you and made available to the Holland Police Department.

www.identitytheft.gov has sample dispute letters.