



Chelsea Police Department

ED TOTH JR.
CHIEF OF POLICE

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Identity Theft Victim Packet

The purpose of this packet is to assist you in the investigation related to your identity theft case and should be completed in its entirety. At the time you make a police report with the Chelsea Police Department, you will be given a case report number. Please keep track of your case number as creditors, financial institutions and credit report agencies will require it.

MY CHELSEA POLICE DEPARTMENT CASE REPORT NUMBER IS: _____.

OFFICER IN CHARGE: _____.

This packet contains information which will assist you in the correction of your credit and will 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 fraudulent accounts; which you will need to provide to law enforcement. Without these financial records, the Chelsea Police Department will not be able to conduct an investigation for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily wish to pursue prosecution; therefore, we request that you only submit this packet to the Chelsea Police Department if you desire prosecution. *It is important to understand that in the event a suspect is identified and arrested and the case proceeds to court, you as the victim would most likely be required to appear and testify.*

Completion of dispute letters, which provide us with the 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 are opened with fraudulent information. Frequently, the investigator is unable to 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 a suspect cannot be identified for prosecution, it will not affect your ability to correct fraudulent accounts and remove them from your credit. Furthermore, when you report your identity theft to the Chelsea Police Department, all of the relevant information from your case will be entered into our

database which will allow us to cross-reference your report with potential suspects who are involved in or have been arrested on other cases.

PLEASE 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 ON 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 IN ORDER 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.

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, PHONE NUMBERS 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 existing bank accounts, checking or savings accounts as well as credit or debit cards, you should do the following:

- **Close the account(s) that was used fraudulently or have stop payments issued on all outstanding checks that might have been written without your knowledge.**
- **Close all credit card accounts that were used fraudulently.**

- Close any account(s) accessible by debit card if it has been accessed fraudulently.
- Open new account(s) protected with a secret password or personal identification number (PIN). If the identity theft involved the creation of new bank accounts you should call the involved financial institution(s) and notify them of the identity theft. The involved financial institution(s) will likely require additional notification. (See Step 4)

STEP 2: CONTACT ALL THREE (3) MAJOR CREDIT REPORTING BUREAUS

Request the credit bureaus place a “Fraud Alert” on your file. A Fraud Alert will place a notice on your credit report indicating 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. Subsequently, the PIN must be given in order for credit to be extended. You should ask the credit reporting bureaus if your state participates 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.

You should periodically run your credit report(s) to make sure new frauds have not occurred.

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

Equifax
Consumer Fraud Division
800-525-6285
P.O. Box 740241
Alanta, GA 30374
www.equifax.com

TransUnion
Fraud Victim Assistance Dept.
800-680-7289
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

Experian
Nat. Consumer Assist
888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

STEP 3: FILE A REPORT WITH THE FEDERAL TRADE COMMISSION

You MUST go on-line to file an identity theft complaint with the Federal Trade Commission at www.ftc.gov/bcp/edu/microsites/idtheft or by calling 1-877-IDTHEFT (438-4338).

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. You should provide the creditors with a completed *Identity Theft Affidavit* (some creditors may require that you use their own affidavit), a *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. The affidavit requests information regarding you as the victim, how the fraud occurred, law enforcement's actions, a documentation checklist, and a Fraudulent Account Statement. Please 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 Letter 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 include a request for copies of any and all records related to the fraudulent account(s) be provided to you and also made available to the Chelsea Police Department.

◆ **FACTA Law:** A portion of the FACTA Law can also be found at the end of this packet. As previously discussed, FACTA allows for you to obtain copies of any and all records related to the fraudulent account(s). You are then permitted to provide law enforcement with copies of the records you received related to the account(s); thereby allowing us to bypass the sometimes difficult process of obtaining search warrants for the very same information. The law also allows you to request the information be made available directly to the Chelsea Police Department. We have found it useful to provide a copy of the FACTA Law with the submission of the Identity Theft Affidavit and the Letter of Dispute to the individual creditors; however, it is much more practical for you to obtain the information and supply it to us.

STEP 5: YOUR ORIGINAL POLICE REPORT SHOULD BE MADE IN PERSON. PRESENT THE IDENTITY THEFT AFFIDAVIT AND COPIES OF ALL

**INFORMATION AND RECORDS OBTAINED FROM THE CREDITORS WITH
REGARD TO THE FRAUDULENT ACCOUNTS TO AN OFFICER AT:
Chelsea Police Department 311 S. Main Street Chelsea, MI 48118**

To avoid confusion and to ensure that all items are forwarded to the assigned officer, we request that you submit everything at once. If at all possible, do not send items separately. Be sure to reference your police case report number on all items submitted. The information can be hand delivered, mailed, or scanned and attached to an email. *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 Chelsea Police Department if you desire prosecution and would be willing and available to appear and testify should a suspect be identified and arrested.*

**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 www.usps.com/ncsc/locators/find-is.html (enter your zip code).

◆ 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) in order 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 (Search for Form - SSA 7004).

◆ 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 at www.travel.state.gov (click on Passports tab).

◆ SECRETARY OF STATE:

If your driver's license or car registration information has been stolen, you should alert your local Secretary of State branch that your identification has been comprised. This will alert law enforcement in certain cases. You can obtain additional information from the State of Michigan's website at <http://www.michigan.gov/> and search "alert".

◆ IF YOU ARE CONTACTED BY A COLLECTION AGENCY: If you are contacted regarding 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.

ATTACHED DOCUMENTS:

- Federal Trade Commission Identity Theft Affidavit (4 pages)**
- Sample – Letters of Dispute (2)**
- Fair and Accurate Credit Transactions Law (2 pages)**

SAMPLE DISPUTE LETTER

Date

Name of Company
Address
City, State, Zip Code

Re: Your name
Your Address, City, State, Zip Code
Complaint Department

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items in dispute on the attached copy of the report I received.

This item(s) (identify items disputed by name of source: creditors or tax court. Also identify type of item: credit account, judgment, etc.) is inaccurate or incomplete because (describe what is inaccurate or incomplete and why). I am requesting that the item be removed (or request another specific change) to correct the information.

Enclosed are copies of *(use this sentence if applicable and describe any enclosed documentation, such as a police report, ID Theft Affidavit, payment records or court documents)* supporting my position. Please reinvestigate this or these matter(s) and delete or correct the disputed item(s) as soon as possible.

Pursuant to FACTA, as a victim of identity theft I am also requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be mailed to me at the address listed above. In addition, please make these records available to the Chelsea Police Department, 311 S. Main Street, Michigan 48118, upon their request.

Sincerely,

Your name

Enclosed: *(List everything you are enclosing)*

SAMPLE DISPUTE LETTER FOR EXISTING ACCOUNTS

Date

**Name of Company
Address
City, State, Zip Code**

**Re: Your name
Your Address, City, State, Zip Code
Complaint Department**

Dear Sir or Madam:

I am writing to dispute a fraudulent charge or debit on my account in the amount of \$_____. I am a victim of identity theft and I did not generate this charge or debit. I am requesting that the charge is removed or debit be reinstated and that any finance or other charges related to the fraudulent amount be credited. I also request that I receive an accurate statement.

Enclosed are copies of *(use this sentence to describe any enclosed information: police report, Identity Theft Affidavit, etc.)* supporting my position. Please investigate this matter and correct the fraudulent charge or debit as soon as possible.

Pursuant to FACTA, as a victim of identity theft, I am also requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be mailed to me at the address listed above. In addition, please make these records available to the Chelsea Police Department, 311 S. Main Street Chelsea, MI 48118, upon their request.

Sincerely,

Your name

Enclosed: *(List everything you are enclosing)*