



Alvin Police Department Identity Fraud Reporting Guide



IDENTITY THEFT - The act of impersonating another or the co-option of another person's personal information without that person's knowledge and the fraudulent use of such knowledge.

You have received this form because you have reported that someone has used your identity without your authorization to commit fraud or theft. Listed below are steps you need to take immediately to help limit any liability you may suffer as a result of this crime.

Offenders may use your personal information, such as name, birth date, address, Social Security number, credit card number, passport, and bank account information, to commit identity fraud. Identity theft may involve someone else using your personal information to create fraudulent accounts, to change information on your personal accounts, to charge items to your existing accounts, to misrepresent themselves as being you, or even to get a job.

Please be aware that the Alvin Police Department usually only investigates crimes that occur in Alvin. If someone has committed a crime against you in other cities and counties, you will need to make a separate report with the law enforcement agency of that community.

STEP ONE: MAINTAIN RECORDS

Maintain a record of all activities that affect your credit or identity from the time you first discovered this crime.

- This record should include the name of any law enforcement officer or person from any financial institutions involved in the investigation of the crime that occurred against you, including agencies outside Alvin.
- This record should contain any case numbers or tracking numbers assigned to the investigation.
- Get a copy of any police report for your bank or financial institution.

STEP TWO: CONTACT CREDIT BUREAUS

Contact the fraud departments of each of the three major credit bureaus.

Equifax
www.equifax.com
800-525-6285

Experian
www.experian.com
888-EXPERIAN (397-3742)

TransUnion
www.tue.com
800-680-7289

- Tell them you're an *identity theft victim* and request a "fraud alert" be placed in your file.
- If an account is opened without your permission, ask to have a victim's statement added to your file asking that creditors call you before opening any new accounts or changing your existing accounts (see <http://www.financialcrimestaskforce.com/creditorvictimletter.doc> for an example).
- Order copies of your free credit report (at www.annualcreditreport.com or by calling 877-322-8228) in case your financial institution, credit card company, or others need proof of the crime. Review these reports to see if additional fraudulent accounts have been opened in your name.
- Contact the Federal Trade Commission (FTC) by calling the FTC Identity Theft Hotline at 877-IDTHEFT (438-4338) or online at www.consumer.gov/theft on the Internet.
- If you believe someone is using your social security number (SSN) to apply for a job or work, contact the Social Security Administration's Fraud Hotline at 800-269-0271. Also, call the SSA at 800-772-1213 to verify the accuracy of the earnings reported to your SSN.

CONTINUED ON REVERSE SIDE

Continued from reverse side.

STEP THREE: RESOLVING CREDIT PROBLEMS

- Contact your creditors (credit card companies, financial institutions, etc.) for any accounts that have been tampered with, opened fraudulently, or if there are any illegal transactions recorded on your credit report.
- Follow up with your creditors in writing.
- Tell them what information you believe is inaccurate.
- Include copies (NOT originals) of documents that support your position.
- Provide your complete name, address, and account information as it is recorded with each creditor.
- Clearly identify each item in your report that you dispute, give the facts and explain why you dispute the information, and request deletion or correction.
- Send your letter by certified mail, and request a return receipt so you can document what the credit bureau received and when.
- Keep copies of your dispute letter and enclosures.

Credit bureaus must investigate the items in question, usually within 30 days. They must forward all relevant data you provide about the dispute to the information provider. After the information provider receives notice of a dispute from the credit bureau, it must investigate, review all relevant information provided by the credit bureau and report the results to the credit bureau. If the information provider finds the disputed information to be inaccurate, it must notify any nationwide credit bureau that it reports to so that the credit bureaus can correct this information in your file.

For more information, consult *How to Dispute Credit Report Errors* and *Fair Credit Reporting*, two brochures available from the FTC (877-IDTHEFT) or at www.consumer.gov/idtheft on the Internet.

OPT-OUT MAILING LIST:

TransUnion wants to help companies give American consumers the choices they want. This choice includes the right to say, "No, thank you" to their offers. If you want your name and address removed from mailing lists obtained from the main consumer credit reporting agencies -- TransUnion, Experian, Equifax, and Innovis, go to www.optoutprescreen.com, or call 888-567-8688, or write to the following address:

TransUnion Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

FACTS ABOUT IDENTITY THEFT INVESTIGATIONS

Detectives that investigate identity theft are sometimes at a disadvantage because the true identity of the offender is often unknown. It is vitally important that you provide any information about any person known to you that committed this crime, as well as the date, time, location, and any dollar amounts of this crime.

If you were unable to provide your account numbers, monthly statements, etc. when you made your original report with the police department, please provide this information as soon as possible. Call the police department at **(281) 388-4370** and advise them that you need to make a "supplementary report" in order to provide this information. The case number should be located on the front page of this report. NOTE: It is not necessary to make this "supplementary report" with the same officer that took your original report.

The mere suspicion of a suspect is not enough information, in itself, to result in an arrest or conviction. It is the responsibility of the state to provide evidence/information beyond a reasonable doubt that a specific person or persons committed identity theft in order to obtain a conviction. If you, someone else, or business cannot provide positive identification of the offender, this case may not result in prosecution of the offender. Your involvement in helping solve this case is essential.