

Fremont Police Department

**425 Main Street
Fremont, NH 03044**

Victims of Identity Fraud
For Further Information on Identity
Fraud Contact:

Fremont Police Department

Chief Jon Twiss

603-895-2229

IDENTITY FRAUD INCIDENT REPORTS ARE AVAILABLE TO
VICTIMS AT NO CHARGE

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WHAT YOU SHOULD DO IF YOU ARE A VICTIM OF IDENTITY THEFT

Close any accounts that have been tampered with or opened fraudulently.

1. If you are closing existing accounts and opening new ones, use new Personal Identification Numbers (PIN) and passwords.
2. If there are fraudulent charges or debits, ask the company about the following forms for disputing those transactions:
 - a. For new unauthorized accounts, ask if the company accepts the ID Theft Affidavit, which is available at: www.ftc.gov/bcp/conline/pubs/credit/affidavit.pdf. If they don't, ask the representative to send you the company's fraud dispute forms.
 - b. For your existing accounts, ask the representative to send you the company's fraud dispute forms.

If your ATM card has been lost, stolen, or otherwise compromised, cancel the card as soon as you can. Get a new card with a new PIN.

If your checks have been stolen or misused, close the account and ask you bank to notify the appropriate check verification service.

1. Most states hold the bank responsible for losses from a forged check, but they also require you to take reasonable care of your account.
 - a. You may be held responsible for forgery if you fail to notify the bank in a timely way that a check was lost or stolen.
 - b. Contact your state banking or consumer protection agency for more information.
2. You also should contact these major check verification companies and ask that retailers who use their databases not accept your checks:
 - a. Telecheck – 1-800-366-2425
 - b. Certegy, Inc. – 1-800-437-5120 or 1-800-770-3792
 - c. International Check Services – 1-800-631-9656

NOTE: Call SCAN (1-800-262-7771) to find out if the identity thief has been passing bad checks in your name.

On all incidents of identity theft, file a report with your local police or police in the community where the identity theft took place.

1. Keep a copy of the report. If you can't get a report, at least get the report number.
2. You may need to validate you claims to creditors.

NOTE: File a complaint with the FTC. Visit www.consumer.gov/idtheft to file a complaint instantly, obtain a copy of the ID Theft Affidavit and get answers to frequently asked questions about identity theft. If you don't have access to the Internet, call the FTC's Identity Theft Hotline, toll-free at 1-877-438-4338.

To Learn More About Self-Defense

The Federal Trade Commission (FTC) offers a wealth of information about identity fraud at www.consumer.gov/idtheft. Other useful sites:

- FBI's Internet Fraud Complaint Center, www.ic3.gov
- Identity Theft Resource Center, www.idtheftcenter.org
- Privacy Rights Clearinghouse, www.privacyrights.org

For a copy of the FTC's free booklet, "ID Theft: When Bad Things Happen to Your Good Name," go to www.ftc.gov/bpc/conline/pubs/credit/idtheft.htm. Call AARP at 1-888-687-2277 for a shorter version, "ID Theft, What's In It For You?" Ask for stock number D18052.

If you suspect identity theft, contact the credit reporting agencies and place a fraud alert on your accounts:

- Equifax, 1-888-766-0008 or www.equifax.com
- Experian, 1-888-397-3742 or www.experian.com
- TransUnion, 1-800-680-7289 or www.transunion.com
- File a police report.
- Complain to the FTC at 1-877-438-4338

Useful Internet Sources

- Better Business Bureau, www.bbb.org
- CERT/CC. Carnegie Mellon University repository of reported hacking incidents, www.cert.org/stats/cert_stats.html
- Crime Prevention Service, <http://crimeprevention.rutgers.edu>
- FBI National Computer Crime Squad, through the Washington Field Office, e-mail: nccs@fbi.gov or call (202) 324-9164
- Federal Citizen Information Center,
www.pueblo.gsa.gov/scamsresources.htm
- Federal Communications Commission, Consumer and Governmental Affairs Bureau,
www.fcc.gov/cgb/information_directory.html
- Federal Trade Commission, www.ftc.gov
- Netcheck.com, www.netcheck.com
- U.S. Department of Justice, www.usdoj.gov/criminal/fraud.html
- New Hampshire Attorney General's Office, www.nh.gov/nhdoj
- Massachusetts Attorney General's Office, www.ago.state.ma.us
- Maine Attorney General's Office, www.maine.gov/ag
- Vermont Attorney General's Office, www.atg.state.vt.us
- Rhode Island Attorney General's Office, www.riag.state.ri.us
- Connecticut Attorney General's Office, www.ct.gov/ag

Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible of 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 to 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 0 is where you describe the fraudulent account(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 accounts(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 requested. However, incorrect 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 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

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

If you have not 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:** 1-888-766-0008;
www.equifax.com
- **Experian:** 1-888-397-3742;
www.experian.com
- **TransUnion:** 1-800-680-7289;
www.transunion.com

In addition to placing the fraud alert, 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.* Send 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 or, at the very least, the number of the report. 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 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: 1-877-438-4338; TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580.

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Identity Theft Affidavit

Victim Information

- (1) My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)
- (2) If different from above, when the events took place, I was known as _____
(First) (Middle) (Last) (Jr., Sr., III)
- (3) My date of birth is _____
- (4) My Social Security number is _____ - _____ - _____
- (5) My driver's license or identification card state and number are _____
- (6) My current address is _____
City _____ State _____ Zip Code _____
- (7) I have lived at this address since _____
(month/year)
- (8) If different from above, when the events described in this affidavit took place, my address was _____
City _____ State _____ Zip Code _____
- (9) I lived at the address in Item 8 from _____ until _____
(month/year) (month/year)
- (10) My daytime telephone number is (_____) _____
My evening telephone number is (_____) _____

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How the Fraud Occurred

Check all that apply for items 11 – 17:

(11) I did not authorize anyone to use my name or person information to seek the money, credit, loans, goods or services described in this report.

(12) I did not receive any benefit, money, goods or services as a result of the events described in this report.

(13) 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)

(14) 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 documents 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

Additional Information

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

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

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Victim's Law Enforcement Actions

- (17) (Circle one) I **am** **am not** willing to assist in the prosecution of the person(s) who committed this fraud.
- (18) (Circle 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.
- (19) (Circle 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

e-mail address, if any

Agency #2

Officer/Agency personnel taking report

Date of report

Report number, if any

Phone number

e-mail 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.

- (20) A copy of a valid government-issued photo identification card (for example, your driver's license, state-issued ID card or your passport). If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.
- (21) 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, a copy of a utility bill or a copy of an insurance bill).

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Name _____ Phone Number _____ Page 4

(22) A copy of the report you filed with the police or sheriff's 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 may result in imposition of a fine or imprisonment or both.

Signature

Date Signed

Notary

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

Witness:

Signature

Printed name

Date

Telephone number

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Fraudulent Account Statement

Completing this Statement

- Make as many copies of this age 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 that 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 <i>(the company that opened the account or provided the goods and services)</i>	Account Number	Type of unauthorized credit/goods/services provided by creditor <i>(if known)</i>	Date issued or opened <i>(if known)</i>	Amount/Value provided <i>(the amount charged or the cost of the goods/services)</i>
Example Example National Bank 22 Main Street Columbus, OH 22722	01234567-89	Auto loan	01/05/2002	\$25,500.00

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

Billing name _____

Billing address _____

Account number _____

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Tips on Filing a Police Report

- Provide documentation. Furnish as much documentation as you can to prove your case. Debt collection letters, credit reports, your notarized ID Theft Affidavit, and other evidence of fraudulent activity can help the police file a complete report.
- Be persistent. Local authorities may tell you that they can't take a report. Stress the importance of a police report; many creditors require one to resolve your dispute. Also remind them that under their voluntary "Police Report Initiative," credit bureaus will automatically block the fraudulent accounts and bad debts from appearing on your credit report, but only if you can give them a copy of the police report. If you can't get the local police to take a report, try your county police. If that doesn't work, try your state police. If you're told that identity theft is to a crime under state law, ask to file a Miscellaneous Incident Report instead.
- Be a motivating force. Ask your police department to search the FTC's Consumer Sentinel database for other complaints in your community. You may not be the first or only victim of this identity thief. If there is a pattern of cases, local authorities may give your case more consideration. That's why it's also important to file a complaint with the FTC. Law enforcement agencies use complaints filed with the FTC to aggregate cases, spot patterns, and track growth in identity theft. This information can then be used to improve investigations and victim assistance.

Tips on Organizing Your Case

Accurate and complete records will greatly improve your chances of resolving your identity theft case.

- Follow up in writing with all contacts you've made on the phone or in person. Use certified mail, return receipt requested.
- Keep copies of all correspondence or forms you send.
- Write down the name of anyone you talk to, what he or she told you, and the date the conversation occurred. Use Chart Your Course of Action in this packet to help you.
- Keep the originals of supporting documentation, like police reports, and letters to and from creditors; send copies only.
- Set up a filing system for easy access to your paperwork.
- Keep old files even if you believe your case is closed. One of the most difficult and annoying aspects of identity theft is that errors can reappear on your credit reports or your information can be re-circulated. Should this happen, you'll be glad you kept your files.

Sample Dispute Letter – Credit Bureau

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)

I am a victim of identity theft, and did not make the charge(s). I am requesting that the item be blocked to correct my credit report.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation) supporting my position. Please investigate this (these) matter(s) and block the disputed item(s) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing.)

Sample Dispute Letter – For Existing Credit Accounts

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) attributed to my account in the amount of \$_____. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.

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

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

Chart Your Course of Action

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

Credit Bureaus — Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

Banks, Credit Card Issuers and Other Creditors

(Contact each creditor promptly to protect your legal rights.)

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

Law Enforcement Authorities — Report Identity Theft

Agency/Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Federal Trade Commission	1-877-IDTHEFT				
Local Police Department					