



Scottsdale Police Department

Victim Packet and Information

For

Identity Theft

Information and Instructions

This packet should be completed after you have contacted the Scottsdale Police Department and have obtained a police report number related to your identity theft case. If you have not made a report, you may do so by calling 480-312-5000. Based on the volume of calls, they may direct you to the online reporting link, or a Police Officer or Police Aide will return your call and take the initial report. Please keep track of your report number because creditors, financial institutions and credit reporting agencies will need to report number.

My Scottsdale Police Department Report Number is: _____

This packet is for you to keep. It contains information to assist you in the correction of your credit and to 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 the fraudulent accounts and provide those records to law enforcement, which will expedite the investigation for prosecution. We recognize 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 Scottsdale Police Department if you desire prosecution.

- ***In the event that a suspect is identified and arrested and the case proceeds to court, you as the victim would mostly likely be required to appear and testify in court.***
- ***In cases of Identity Theft and online-based crimes, it is often very difficult to legally identify and prove who actually used your personal identifying information, because many suspects obtain this information online, over the phone, or through an intrusion in a computer system. In addition, suspects do not use their own name or address when committing the crime or accessing systems and phones.***
- ***If a suspect cannot be identified, your case will be inactive unless further leads develop that will lead to the identification and location of the suspect(s).***

*****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.**

- ***You will need to provide us with the necessary documentation in order to investigate your case.***
- ***Please write your report number on all copies of documents you send us.***
- ***When you report your identity crime to the Scottsdale Police Department, all of the relevant information from your case is entered into our database which will allow us to cross-reference your report with potential suspects who are involved in or 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 for contacting the Social Security Administration under Additional Useful Information. 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. It may not be necessary to complete this packet.

Helpful Hints:

- *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 and the names of individuals you speak to regarding the identity theft and correction of your credit.*

STEP OVERVIEW:

1. *Contact Your Bank. Stop the Transaction*
2. *File a Complaint with the Internet Crime Complaint Center (www.IC3.gov)*
3. *Contact the Credit Bureaus*
4. *File a report with the FTC*
5. *Contact Your Creditors*
6. *Send Info to the Scottsdale Police Department*

Step 1: Contact your Bank and other credit card issuers.

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

STOP THE TRANSACTION by telling the Bank to stop the Wire, Transfer, or Check. The Police cannot do this.

- Close the account that was used fraudulently 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. (see step 4)
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Step 2: File a complaint with the Internet Crime Complaint Center at Internet Crime Complaint Center. (www.IC3.gov). Fill it out completely.

STEP 3:

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.***

www.annualcreditreport.com – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

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

Equifax
Consumer Fraud Division
1-800-525-6285
PO Box 740256
Atlanta, GA 30348
www.equifax.com

Transunion
Fraud Victim Assistance Dept.
1-800-680-7289
PO Box 2000
Chester, PA 19016
www.transunion.com

Experian
National Consumer Assistance
1-888-397-3742
www.experian.com/help

Step 4: File a report with the Federal Trade Commission.

You can go on-line to file an identity theft complaint with the FTC at www.FTC.gov and click on the Report Identity Theft area or by calling **1-877-IDTHEFT**. There are numerous other links, information, and areas on that site that will assist you.

Step 5: Contact creditors.

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. Provide the creditors with the completed

Identity Theft Affidavit (some may require that you use their own affidavit), any Letters of Dispute, and a copy of the FACT Law.

Identity Theft Affidavit: An Identity Theft Affidavit is attached. Please fill it out, keep the original, and send copies to the Police Department and any other entities that need the affidavit. The affidavit requests information about you as the victim, 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 that you may have to complete.

Fair And Accurate Credit Transactions Act of 2003 (FACT Law):

[E:\PUBLAW\PUBL159.108 \(congress.gov\)](E:\PUBLAW\PUBL159.108 (congress.gov))

A link to the the FACT Act of 2003 Law is above, and a portion of that document is located at the end of this packet. The FACT Law allows for you to obtain copies of any and all records related to the fraudulent accounts. You are then permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts; thereby allowing us to bypass the very long process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Scottsdale Police Department. We have found it useful to provide a copy of the FACT Law with the submission of the Identity Theft Affidavit and any Letters of Dispute to the individual creditors.

Step 6: Submit the Identity Theft Affidavit AND copies of all information and records obtained from the creditors regarding the fraudulent accounts to:

**Scottsdale Police Department
Financial Crimes Unit
9065 E. Via Linda
Scottsdale, AZ 85258**

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at once and if possible do not send items separately. Be sure to write your police report number on all items submitted. The types of document evidence needed are listed on the next page. The information can be hand delivered or mailed.

Additional Information -

- ✓ **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 report this at the United States Postal Service website: <https://mailtheft.usps.gov/> or by calling 800-275-8777.
- ✓ **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) 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 <https://www.ssa.gov/forms/ssa-7050.pdf>.
- ✓ **Internal Revenue Service** – The IRS Office of Special Investigations can be contacted at www.irs.gov to report false tax filings, potential criminal violations of the Internal Revenue Code and related financial crimes.
- ✓ **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 identity theft.

Documentation for Prosecution

The following items of evidence should be obtained by the victim by using dispute letters to dispute charges and requesting all documentation related to the account(s).

If your existing accounts are being accessed, please obtain the following types of documents:

- Bank statements or bills showing where the transactions occurred.
- Please circle or underline the fraudulent transactions.
- Do not use a highlighter.
- Obtain a physical address for the transactions from your bank.
- Bills from companies showing merchandise ordered.
- Addresses where items were delivered.
- Phone numbers associated with the order.
- Information from the creditor that shows how or where the account was used.
- The name and phone number of any representatives from the businesses that you deal with for this crime.

• If new accounts have been opened in your name, please obtain the following:

- Bank statements that you may have received for accounts that are not yours.
- Credit reports showing the accounts that are not yours.
- Please circle or underline all accounts that are not yours.
- Bills from utilities companies for accounts you did not open.
- Letters or documentation from creditors or utilities.
- Copies of applications for credit.
- How the account was opened. (in person, over the phone, on internet)
- Where the account was opened if done in person.
- Where the account is being used (addresses of transactions).
- Address where any cards, bills, merchandise or correspondence was mailed.
- Any phone numbers associated with the fraudulent account.
- The name or employee number and phone number of any representatives from the businesses you deal with.

• If someone is using your personal information for employment, please provide:

- Copies of Department of Economic Security or Social Security Administration report showing your information being used for employment in Scottsdale.
- If only your Social Security Number is being used for employment, please provide a **stamped** social security number verification letter from the Social Security Administration that verifies the social security number in question is assigned to you.

In your documentation to the Scottsdale Police Department, please list the entire account numbers (not partial numbers) for any accounts used by, or associated with the crime.

Fair and Accurate Credit Transactions

Act of 2003

PUBLIC LAW 108-159 DECEMBER 4, 2003

SEC. 151. SUMMARY OF RIGHTS OF IDENTITY THEFT VICTIMS.

(a) IN GENERAL-

(1) SUMMARY- Section 609 of the Fair Credit Reporting Act (15 U.S.C. 1681g) is amended by adding at the end the following:

`(d) SUMMARY OF RIGHTS OF IDENTITY THEFT VICTIMS-

`(1) IN GENERAL- The Commission, in consultation with the Federal banking agencies and the National Credit Union Administration, shall prepare a model summary of the rights of consumers under this title with respect to the procedures for remedying the effects of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor.

`(2) SUMMARY OF RIGHTS AND CONTACT INFORMATION- Beginning 60 days after the date on which the model summary of rights is prescribed in final form by the Commission pursuant to paragraph (1), if any consumer contacts a consumer reporting agency and expresses a belief that the consumer is a victim of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor, the consumer reporting agency shall, in addition to any other action that the agency may take, provide the consumer with a summary of rights that contains all of the information required by the Commission under paragraph (1), and information on how to contact the Commission to obtain more detailed information.

`(e) INFORMATION AVAILABLE TO VICTIMS-

`(1) IN GENERAL- For the purpose of documenting fraudulent transactions resulting from identity theft, not later than 30 days after the date of receipt of a request from a victim in accordance with paragraph (3), and subject to verification of the identity of the victim and the claim of identity theft in accordance with paragraph (2), a business entity that has provided credit to,

provided for consideration products, goods, or services to, accepted payment from, or otherwise entered into a commercial transaction for consideration with, a person who has allegedly made unauthorized use of the means of identification of the victim, shall provide a copy of application and business transaction records in the control of the business entity, whether maintained by the business entity or by another person on behalf of the business entity, evidencing any transaction alleged to be a result of identity theft to--

` (A) the victim;

` (B) any Federal, State, or local government law enforcement agency or officer specified by the victim in such a request; or

` (C) any law enforcement agency investigating the identity theft and authorized by the victim to take receipt of records provided under this subsection.

` (2) VERIFICATION OF IDENTITY AND CLAIM- Before a business entity provides any information under paragraph (1), unless the business entity, at its discretion, otherwise has a high degree of confidence that it knows the identity of the victim making a request under paragraph (1), the victim shall provide to the business entity--

` (A) as proof of positive identification of the victim, at the election of the business entity--

` (i) the presentation of a government-issued identification card;

` (ii) personally identifying information of the same type as was provided to the business entity by the unauthorized person; or

` (iii) personally identifying information that the business entity typically requests from new applicants or for new transactions, at the time of the victim's request for information, including any documentation described in clauses (i) and (ii); and

` (B) as proof of a claim of identity theft, at the election of the business entity--

` (i) a copy of a police report evidencing the claim of the victim of identity theft; and

` (ii) a properly completed--

` (I) copy of a standardized affidavit of identity theft developed and made available by the Commission; or

` (II) an affidavit of fact that is acceptable to the business entity for that purpose.

` (3) PROCEDURES- The request of a victim under paragraph (1) shall--

` (A) be in writing;

`(B) be mailed to an address specified by the business entity, if any;
and

`(C) if asked by the business entity, include relevant information about any transaction alleged to be a result of identity theft to facilitate compliance with this section including--

 `(i) if known by the victim (or if readily obtainable by the victim), the date of the application or transaction; and

 `(ii) if known by the victim (or if readily obtainable by the victim), any other identifying information such as an account or transaction number.

`(4) NO CHARGE TO VICTIM- Information required to be provided under paragraph (1) shall be so provided without charge.

`(5) AUTHORITY TO DECLINE TO PROVIDE INFORMATION- A business entity may decline to provide information under paragraph (1) if, in the exercise of good faith, the business entity determines that--

 `(A) this subsection does not require disclosure of the information;

 `(B) after reviewing the information provided pursuant to paragraph (2), the business entity does not have a high degree of confidence in knowing the true identity of the individual requesting the information;

 `(C) the request for the information is based on a misrepresentation of fact by the individual requesting the information relevant to the request for information; or

 `(D) the information requested is Internet navigational data or similar information about a person's visit to a website or online service.

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 date of birth is _____
(day/month/year)
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 (____) _____

How the Fraud Occurred

Check all that apply for items 11 – 17:

11. 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.
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 certificates; 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)

(Attach additional pages as necessary.)

Victim's Law Enforcement Actions

17. (check only one)

I am willing to assist in the prosecution of the person(s) who committed this fraud.

I am NOT willing to assist in the prosecution of the person(s) who committed this fraud.

18. (check only one)

I am authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

I am NOT authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

19. (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 information:*

(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 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.

22.

A copy of the report 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)

Fraudulent Account Statement

Completing the 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 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 or 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: _____