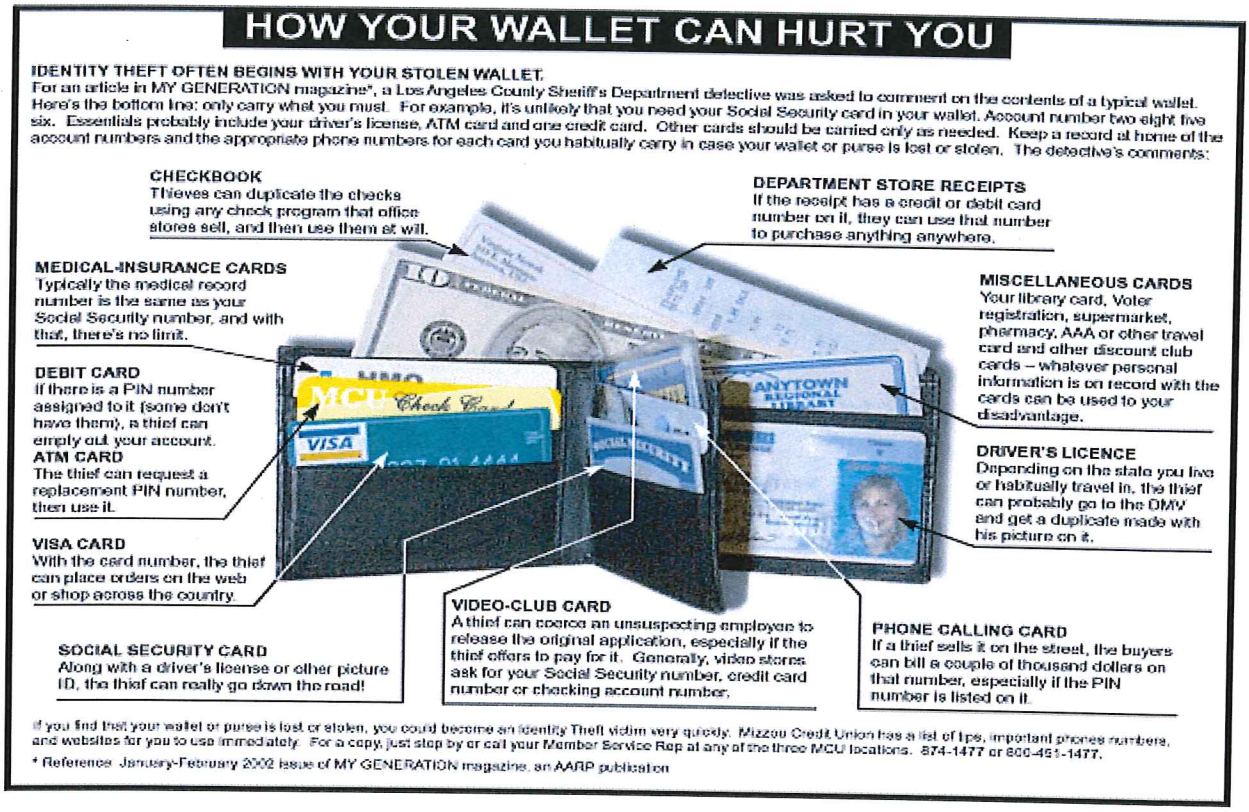
Identity Theft Packet

BURNSVILLE POLICE DEPARTMENT

CASE FILE # _____



Identity theft is one of the fastest growing crimes in America, accounting for losses in the billions of dollars every year. The Burnsville Police Department offers this informational packet for protecting yourself and advice on what to do if it happens to you.

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(1-2015)

Identity Theft: Answers to Victim's Questions

What do I do if my credit cards get stolen?

Contact your credit card company by calling the 1-800 number displayed on your bill and request to have your credit card cancelled. They will then send you a new card with a new account number. You may also go to the following websites:

www.americanexpress.com
www.discovercard.com
www.mastercard.com
www.usa.visa.com

What do I do if my checks or bank account information is stolen?

Close your bank account. Open a new one with a new account number. Tell the bank you want to use a new password for access to your new account — do not use your mother's maiden name or the last four digits of your Social Security number. Report the stolen checks to the check verification companies that stores use. For more information on stolen checks, read ***IDENTITY THEFT: WHAT TO DO WHEN IT HAPPENS TO YOU*** at www.privacyrights.org.

What do I do if my driver's license, learner's permit, or Motor Vehicle Department issued ID card is stolen?

Immediately contact your local DMV office to report the theft. Ask them to put a "fraud alert" on your license. If the thief is using your license as ID, you may want to change your license number. Ask DMV for an appointment. Take a copy of the police report and copies of bills or other items supporting your claim of fraud. You will also need to prove your identity. Take current documents such as a passport, certification of citizenship or naturalization, or U.S. military photo ID. DMV will issue a new driver's license or ID card number when you meet all the requirements. For more information, read **IDENTITY THEFT: HAVE YOU BEEN A VICTIM OF IDENTITY THEFT? DMV CAN HELP** at http://dmv.org/dmv/minnesota/identity theft.

What if my mail is stolen or my address is changed by the ID thief?

Notify the Postal Inspector if you think the identity thief has stolen your mail or field a change of address request in your name. To find your nearest Postal Inspector, look in the white pages of the telephone book for the Post Office listing under United States Government, or go to the Postal Inspection Service's website at www.usps.gov/websites/depart/inspect/.

What do I do if I am wrongly accused of a crime committed by an ID thief?

In the case of a false civil judgment, contact the court where the judgment was entered. Report that you are a victim of identity theft. In the case of a false criminal judgment, contact the local U.S. Attorney's Office and the FBI. Ask them for information on how to clear your name. To find the local field office of the FBI, look in the white pages of the telephone book for the Federal Bureau of Investigation under United States Government, or go to the FBI's website at www.fbi.gov/contact .

What do I do if I am contacted by a debt collector?

Tell the debt collector that you are the victim of identity theft. Say that you dispute the validity of the debt. Say that you did not create the debt and are not responsible for it. Send the collector a followup letter saying the same things. Include a copy of your police report and any documents you have received from the creditor. Write that your letter gives notice that a situation of identity theft exists. Send the letter by Certified Mail, return receipt requested. If the debt collector is not the original collector, send your letter within 30 days of receiving the collector's first written demand for payment.

What if I think my Social Security number is being used?

Sometimes an identity thief will use the victim's Social Security number to be able to work. It is a good idea to check your Social Security earnings record to see if the thief is using your number. You may get a copy of your earnings record by calling 1-800-772-1213, or get a ***REQUEST FOR SOCIAL SECURITY STATEMENT*** at www.ssa.gov. If the thief is using your Social Security number, call the Social Security Fraud Hotline at 1-800-269-0271, and read ***WHEN SOMEONE MISUSES YOUR NUMBER*** at www.ssa.gov.

As a victim, what must I do immediately?

1. Report the fraud to the three major credit bureaus.

Phone each of the three credit bureaus and ask them to flag your file with a "fraud alert". Also ask them to add a victim's statement to your credit report. The victim's statement tells creditors to call you to get your approval if they receive requests to open new accounts. Give them a phone number to use to contact you. Ask each credit bureau for a free copy of your credit report. As a victim of identity theft, you have the right to a free report from each credit bureau. For more on what to tell the credit bureaus, read IDENTITY THEFT: WHAT TO DO WHEN IT HAPPENS TO YOU at www.privacyrights.org. Phone numbers of the three credit bureaus may be obtained through their websites:

www.equifax.com

www.experian.com

www.transunion.com

2. Make a police report.

Under the law of most states, you may report identity theft to your local police department. Ask the police to issue a police report of identity theft. Give the police as much information on the theft as possible. Give them any new evidence you collect to add to your police report. Be sure to get a copy of your police report. You will need to give copies to creditors and the credit bureaus. For more information read ORGANIZING YOUR IDENTITY THEFT CASE by the Identity Theft Resource Center at www.privacyrights.org.

3. Request information on fraudulent accounts.

When you file your police report of identity theft, the officer may give you forms to use to request account information from credit grantors. If the officer does not do this you may obtain forms from the Office of Privacy Protection at www.privacyprotection.ca.gov. Send copies of the completed forms to all creditors where the thief opened or applied for accounts, along with copies of the police report. Give the information you receive from creditors to the investigating officer.

4. Call all the creditors.

Call all creditors for any accounts that the thief opened or used. When you call, ask for the security or fraud department. Creditors may be credit card companies, other lenders, phone companies, utility companies, department stores, etc. Tell them you are an identity theft victim. Ask them not to hold you responsible for charges the thief made. Ask them to close those accounts and to report them to credit bureaus as "closed at customer's request". If you open new accounts, have the accounts set up to require a password or PIN to approve use. Don't use your mother's maiden name or the last four digits of your Social Security number as your password. For more information on what to tell creditors, read ***IDENTITY THEFT: WHAT TO DO WHEN IT HAPPENS TO YOU*** at www.privacyrights.org and Federal Trade Commission's ***WHEN BAD THINGS HAPPEN TO YOUR GOOD NAME*** at www.ftc.gov/bcp/conline/pubs/credit/idtheft.htm.

5. Review your credit reports carefully.

Look for accounts opened in your name that you did not open. Also, look for charges to your accounts that you did not make, and look for late payments or non-payments that are not yours. Check your name, address and Social Security number. Look at the Inquiries section of the report. Ask the credit bureaus to remove any inquiries from companies holding fraudulent accounts in your name. Ask each credit bureau to remove all information in your credit report that results from the theft. Order new credit reports every three months until your situation has cleared up. You may have to pay $8 for each report after the first free one.

6. Complete an ID Theft Affidavit.

The Federal Trade Commission's ***ID THEFT AFFIDAVIT*** is a form that can help you clear up your records. The Affidavit is accepted by the credit bureaus and by many major creditors. Send copies of the completed form to every creditor where the thief opened accounts in your name. Also send copies to creditors where the thief made charges on your existing accounts, to the credit bureaus and to the police. The ***ID THEFT AFFIDAVIT*** form is available on the FTC website at www.consumer.gov.

7. Write to the credit bureaus.

Write a letter to each credit bureau. Repeat what you said in your initial telephone call (see item #1 above). Send copies of your police report and completed ***ID THEFT AFFIDAVIT***. Remind the credit bureaus that they must remove any information that you, an identity theft victim, say is the result of the theft. Send your letters by Certified Mail, return receipt requested. Keep a copy of each letter.

8. Write to your creditors.

Write a letter to each creditor. Repeat what you said in your telephone call (see item #4 above). Send copies of your police report and the completed ***ID THEFT AFFIDAVIT***. Send your letters by Certified Mail,

return receipt requested. Keep copies of your letters. Continue to review your bills carefully and report any new fraudulent charges to the creditor.

9. Start a journal.

Start a detailed journal of events, dates, times, who you spoke with, what was said. Read ***HOW TO ORGANIZE YOUR CASE*** at www.idtheftcenter.org.

10. Identity theft resources.

Federal Trade Commission	www.consumer.gov/idtheft
US Postal Service	www.usps.com/postalinspectors
Secret Service	www.secretservice.gov
Department of Justice	www.justice.gov/criminal/fraud/websites/idtheft.html
Federal Deposit Insurance Corp	www.fdic.gov/consumers

BURNSVILLE POLICE DEPARTMENT **IDENTITY CRIME INCIDENT DETAIL FORM**

CF # _____

Please fill out this form and return it to the police department as soon as possible, or bring it to a scheduled appointment with the officer assigned to your case.

The information you provide will be used to understand what occurred, organize the investigative case, determine where evidence might be found, develop a theory of how the identity crime occurred, and determine what financial institutions should be contacted in the course of the investigation.

Date this form was filled out: _____

First Name: _____

Middle Name: _____

Last Name: _____

Date of Birth: _____

Social Security Number: _____

Driver's License Number: _____

Home Address: _____

Home Phone Number: _____

Cell Phone Number: _____

Pager Number: _____

Email Address: _____

Employer: _____

Work Address: _____

Work Phone Number: _____

1. What is the best time to reach you at home? _____
2. How did you become aware of the identity crime?
   - ☐ Found fraudulent charges on my credit card bill. Explain: _____
   - ☐ Found fraudulent charges on my cell phone bill. Explain: _____
   - ☐ Received bills for account(s) I did not open. Explain: _____
   - ☐ Found irregularities on my credit report.
   - ☐ Was contacted by a creditor demanding payment. Explain: _____
   - ☐ Was contacted by a bank's fraud department regarding charges. Explain: _____

     _____
   - ☐ Was denied a loan.
   - ☐ Was denied credit.

- ☐ Was arrested, had a warrant issued, or a complaint filed in my name for a crime I did not commit.
  Explain: _____
- ☐ Was sued or a debt I did not incur. Explain: _____
- ☐ Was not receiving bills regularly for a legitimate account. Explain: _____
- ☐ Was denied employment.
- ☐ Had my driver's license suspended for actions I did not commit.
- ☐ Received a legal filing I did not file, such as a bankruptcy.
- ☐ Other. Explain: _____

3. What date did you first become aware of the identity crime? _____
4. When did the fraudulent activity begin? _____
5. What are the full name, address, birth date, and other identifying information that the fraudulent activity was made under? _____

6. Please list all fraudulent activity that you are aware of to date. Include the locations and addresses of where fraudulent applications or purchases were made (retailers, banks, etc.). List in chronological order, if possible. For example: "On 9-18-14, I received a letter from MM Collections stating that I had accumulated $5,000 worth of charges on American Express Account #123456789. On 9-18-14, I called American Express and spoke with Jennifer Martin. She informed me the account was opened on 5-12-14 by telephone. I did not open this account, even though it was in my name. The account address was 123 Maple Street, Anytown, NE. Ms. Martin said she would send me an Affidavit of Forgery to complete and return to her." You may attach a separate piece of paper if you need the space. Please be concise and state the facts.

7. What documents and identifying information was stolen and/or compromised?

- ☐ Credit card(s). List bank issuing card: _____
- ☐ ATM card(s). List bank issuing card: _____
- ☐ Check(s) and/or checking account number. List bank issuing checks: _____
- ☐ Savings account. List bank: _____
- ☐ Brokerage/stock account. List bank/broker: _____
- ☐ Passport. List country issuing passport: _____
- ☐ Driver's license or license number. List state issuing license: _____
- ☐ State ID card or ID number. List state issuing card: _____
- ☐ Birth certificate. List city/state issuing certificate: _____
- ☐ Resident alien card, green card, or other immigration documents.
- ☐ Bank account passwords or "secret words" such as mother's maiden name.
- ☐ Other. Describe: _____
- ☐ Unknown

8. To the best of your knowledge, what identity crimes have been committed?

- ☐ Making purchase(s) using my credit cards or credit card numbers without authorization
- ☐ Opening new credit card accounts in my name
- ☐ Opening utility and/or telephone accounts in my name
- ☐ Unauthorized withdrawals from my bank accounts
- ☐ Opening new bank accounts in my name
- ☐ Taking out unauthorized loans in my name
- ☐ Unauthorized access to my securities or investment accounts
- ☐ Obtaining government benefits in my name
- ☐ Obtaining employment in my name
- ☐ Obtaining medical services or insurance in my name
- ☐ Evading prosecution for crimes committed by using my name or committing new crimes under my name
- ☐ Check fraud

- ☐ Passport/visa fraud
- ☐ Other. Describe: _____

_____

9. To assist law enforcement in pinpointing when and by whom your information was compromised, it is of value to retrace your actions in recent months with regard to your personal information. This information is not solicited to "blame the victim" for the crime, but to further the investigation toward who might have stolen your personal or financial identifiers. What circumstances and activities have occurred in the last six months (including activities done by you and on your behalf by a member of your family or a friend)?

- ☐ I carried my Social Security Card in my wallet
- ☐ I carried my bank account passwords, PINs or codes in my wallet
- ☐ I gave out my Social Security number. To whom? _____

  _____
- ☐ My mail was stolen. When? _____
- ☐ I went away and my mail was held at the post office or collected by someone else
- ☐ I traveled to another location outside my home area. Business or Pleasure? _____

  Where did you go and when? _____
- ☐ Mail was diverted from my home (either by forwarding order or in a way unknown to you)
- ☐ I did not receive a bill as usual. Which one? _____
- ☐ A new credit card I was supposed to receive did not arrive in the mail as expected. Which one? _____

  _____
- ☐ Bills I was paying were left in an unlocked mailbox for pickup by the postal service
- ☐ Service people were in my home. When? _____

  What company? _____
- ☐ Documentation with my personal information was thrown in the trash without being shredded
- ☐ Credit card bills, pre-approved credit card offers, or credit card convenience checks in my name were thrown out without being shredded
- ☐ My garbage was stolen or gone through
- ☐ My ATM receipts and/or credit card receipts were thrown away without being shredded
- ☐ My password or PIN was given to someone else. Who? _____
- ☐ My home was burglarized. When? _____
- ☐ My car was stolen or burglarized. When/where? _____
- ☐ My purse/wallet was stolen. When/where? _____
- ☐ My checkbook was stolen. When/where? _____
- ☐ My personal information was provided to a service business or non-profit (donated money, took out insurance, saw financial planner, gave blood, etc.) Give details: _____

  _____
- ☐ My credit report was queried by someone claiming to be a legitimate business interest. Who? _____

- ☐ I applied for credit and/or authorized a business to obtain my credit report (shopped for new car, applied for credit card, refinanced a home, etc.)
- ☐ My personal information is available on the Internet (in an open directory, white pages, genealogy web site, high school/college reunion web site, etc.)
- ☐ A legitimate purchase was made where my credit card was out of my sight
- ☐ My personal information was given to a telemarketer or telephone solicitor.
- ☐ My personal information was given to a door-to-door salesperson or charity fundraiser.
- ☐ A charitable donation was made using my personal information.
- ☐ My personal information was given to enter a contest or claim a prize I had won.
- ☐ A new bank account or new credit card account was legitimately opened in my name.
- ☐ I re-financed my house or property.
- ☐ A legitimate loan was applied for or closed in my name.
- ☐ A legitimate lease was applied for or signed in my name.
- ☐ A legitimate license or permit was applied for in my name.
- ☐ Legitimate utility accounts were applied for or opened in my name.
- ☐ Legitimate government benefits were applied for in my name.
- ☐ My name and personal information were mentioned in a newspaper, magazine or on a website.
- ☐ Online purchases were made using my credit card.
- ☐ Personal information was included in an email.
- ☐ I release personal information to a friend or family member.

For any items checked above, please provide as much detail as possible to explain the circumstances of the situation:

_____

_____

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_____

10. How many purchases over the Internet have you made in the last six months? _____

11. What Internet sites have you bought from? List all: _____

_____

_____

_____

12. In the last six months, to whom has your Social Security number been given? List all: _____

_____

_____

_____

13. Do your checks have your Social Security or driver's license numbers imprinted on them?

☐ Yes ☐ No If yes, list retailer names where checks have been tendered: _____

_____

_____

_____

14. Have you or a retailer written your Social Security or driver's license numbers on any checks in the last six months?

☐ Yes ☐ No If yes, list retailer name/details: _____

_____

15. Do you own a business that may be affected by the identity crime?

☐ Yes ☐ No If yes, list business name: _____

_____

16. Do you have any information on a suspect in this identity crime case? How do you believe the theft occurred?

_____

_____

_____

_____

17. Please list all the banks that you have accounts with, type of account (checking, savings, brokerage, pension) and account numbers. Place an asterisks (*) by accounts with fraudulent charges on them:

Bank	*Type of account*	*Account #*	*Fraudulent Charges?*

18. Please list all the credit card companies and banks that you have credit cards with. Place an asterisks (*) by accounts with fraudulent charges on them:

Credit Card Company	*Account #*	*Fraudulent Charges?*

19. Please list all the utility companies you have accounts with. Place an asterisks (*) by accounts with fraudulent charges on them:

Utility Company	*Account #*	*Fraudulent Charges?*

20. Please list all the financial institutions you have loans, leases and mortgages with. Place an asterisks (*) by accounts with fraudulent charges on them:

Financial Institution	*Type of Account*	*Account #*	*Fraudulent Charges?*

21. Please list any merchants you have credit accounts with such as department stores or retailers. Place an asterisks (*) by accounts with fraudulent charges on them:

Credit Accounts	*Account #*	*Fraudulent Charges?*

22. Please list any other financial institutions where fraudulent accounts were opened in your name or using your personal identifiers.

Financial Institution	*Account #*	*Type of Fraudulent Charge*

23. Please list any documents fraudulently obtained in your name (driver's license, social security cards, etc).

_____
_____
_____
_____
_____
_____
_____
_____

24. Check the following organizations you have contacted to request a Fraud Alert be placed on your account:

- ☐ Equifax — Date Contacted: _____
- ☐ Experian — Date Contacted: _____
- ☐ TransUnion — Date Contacted: _____
- ☐ Your Bank Name: _____ — Date Contacted: _____
- ☐ Your Bank Name: _____ — Date Contacted: _____
- ☐ Your Bank Name: _____ — Date Contacted: _____
- ☐ Your Bank Name: _____ — Date Contacted: _____
- ☐ Department of Motor Vehicles — Date Contacted: _____
- ☐ Social Security Administration — Date Contacted: _____
- ☐ Other: _____

25. Check the following credit bureaus you have requested a credit report from, and if the form has been received:

- ☐ Equifax ☐ Credit report received (attach copy to this form)
- ☐ Experian ☐ Credit report received (attach copy to this form)
- ☐ TransUnion ☐ Credit report received (attach copy to this form)

26. List any financial institutions you have contacted regarding either legitimate or fraudulent accounts opened in your name. List details:

Financial Institution	*Phone Number*	*Person you spoke with*

27. "Consent to Create A FBI Identity Theft File" waiver please speak to reporting officer about this option.

28. If providing Social Security Number information, "Notice About Providing Your Social Security Number" form. Please speak to reporting officer about this option.

- ✓ Attach copies of all account statements, correspondence, phone records, credit reports and other documentation concerning this case.
- ✓ Make a copy of this completed IDENTITY CRIME INCIDENT FORM for your records.
- ✓ Continue to maintain a detailed log of all your correspondence and contacts since realizing you were the victim of identity crime.