

Riverside Police Department

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Police Chief Thomas Weitzel



Identity Theft Packet

This packet provides victims a list of resources and instructions to help them deal with identity theft.

Police will assist victims of this crime, but the victims themselves must resolve their own credit problems resulting from the ID theft.

Victims of identity theft must act quickly and assertively to minimize the damage to their good name and credit history.

When dealing with authorities and financial institutions, keep a log of all your conversations, including dates, times, names, and phone numbers.

In this packet, there is a worksheet for your convenience to log this contact information and an ID Theft Affidavit (**which you'll need to complete**) supplied by the *Federal Trade Commission*, which was adapted by all financial and credit institutions when filing fraudulent activities to your personal accounts.

**If you find you've been a victim of identity theft,
Riverside Police urge you to **IMMEDIATELY**
take the steps listed on the following pages:**

1. Contact the **Fraud** departments of the 3 major credit bureaus and report the theft. Request a “**fraud alert**” be placed on your file and that no new credit be granted without your approval.

- **EQUIFAX** 1-888-766-0008 www.equifax.com
- **EXPERIAN** 1-888-397-3742 www.experian.com
- **TRANS UNION** 1-800-680-7289 www.transunion.com

2. You must file a report with your local police department or the police department where the identity theft took place. After filing, get the **police report number** or a **copy of the report** in case the bank, credit card company, or others need proof of the crime later.

3. For **personal banking accounts** fraudulently accessed or opened, **contact the Security** department of **creditors** or **financial institutions** (*bank/savings & loan/credit union, etc*). Close these accounts and put passwords on new accounts you open—don’t use mother’s maiden name or Social Security number.

4. To report fraudulent use of your personal checks, contact the following checking agencies:

Certigy/Equifax	1-800-437-5120	International Check	1-800-526-5380
Check Rite	1-800-766-2748	National Check Fraud Svc.	1-843-571-2143
Chexsystems	1-800-428-9624	SCAN	1-800-262-7771
CrossCheck	1-800-843-0760	TeleCheck	1-800-710-9898
Equifax Check	1 800 437 5120		

5. Call the **ID Theft Clearinghouse** toll-free 1-877-IDTHEFT (**1-877-438-4338**) to report the theft. They’ll take your complaint and advise you on how to deal with credit-related problems that may result from ID theft. This hotline gives you one place to report the theft to the Federal Trade Commission (government) and receive helpful information. www.consumer.gov/idtheft

For more information, these (non-profit) websites are great resources on identity theft:

- Identity Theft Resource Center** www.idtheftcenter.org
- Privacy Rights Clearinghouse** www.privacyrights.org
- Social Security Online** www.ssa.gov/pubs/idtheft.htm
- U.S. Postal Inspection Service** www.usps.com/postalinspectors
- Illinois Attorney General** www.Illinoisattorneygeneral.gov

If you need further help, call **Riverside Police (708) 447-2127**; and an officer will try to answer all questions regarding your case.

Also, more government agencies are listed in pages that follow.

Identity Theft Worksheet

CREDIT BUREAUS – Request a *fraud alert* be placed in your file and a victims statement requesting creditors call you before opening any new accounts or changing your existing accounts. Ask for a free **copy of your credit report** (if inaccurate due to fraud)

Bureau	Phone	Date/Time cContacted	Contact Person	Notes
Equifax	1-800-525-6825			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			

BANKS, CREDIT CARDS, OTHER CREDITORS – Contact each creditor promptly then follow-up with a letter to protect your legal rights. Check for *fraudulent charges* and *changes-of-address*. Close accounts that were compromised and open new ones; use different, non-obvious pins and passwords.

Creditor	Address / Phone	Date/time cContacted	Contact Person	Notes

Law Enforcement Authorities – File a police report & get a copy of it to use as proof of crime when dealing with creditors. Contact the *Federal Trade Commission* and file a claim in regard to your case.

Agency/Dept	Phone	Date/time contacted	Contact Person	Report # / Notes
Riverside Police	1 708 447 2127			
IL State Police	1 847 294 4400			
IL States Attorney	1 800 858 3926			
US Postal Inspector	1 708 865 6080			
Federal Trade Com.	1 877 438 4338			
Social Security Adm	1 800 772 1213			

Public Utilities–Request a security password be put on your account; be sure they know your situation.

Company	Phone	Date/time contacted	Contact Person	Notes
Electric company				
Phone service				
Gas company				
Cable Service				

RECORDING E-MAIL EVIDENCE

If using **OUTLOOK** or **OUTLOOK EXPRESS** for your email:

1. **Open** your Email Program
2. Click on box (upper right corner) to expand window to a full view.
3. Open Email containing the Evidence.
4. Click on “**View**” in the menu bar and select “**Options.**”
5. Move “**Message Options**” box to the side of the email. Box should be out of view of the email as much as possible keeping the “**Options**” window in view of your screen.
6. On your keyboard, press the “**Print Screen**” key it may be labeled “**prt sc**” or similar abbreviation) and is usually associated with the home key.

If letters are a different color than the other keys on the keyboard, you may need to press and hold down the “**Function**” or “**fn**” key then the “**Print Screen**” key.

7. Next, open (or go to) Microsoft Word or similar word editing program.
8. Next go to “**Edit**” and select “**Paste**” or press control “**Ctrl**” key + **V**.
9. After picture appears in document, press **return** (or **enter**) a few times to move cursor down.
10. If the email is longer than the captured image, scroll down the email message and repeat steps 6-9.
11. Go back to the Microsoft Word document and move the cursor to start a new page. Next, press **CTRL + V** to place the contents of the Internet Headers.
12. **Save** the Word document. You can now print the document immediately and you can email the document as an attachment if needed.

RECORDING E-MAIL EVIDENCE

If using web based email i.e., YAHOO, MSN, or other

1. Log into your web based email account and expand the email headers. In order to do this, you will need to know where your account settings are, usually under an “options” or preferences link. Each web based email is different so you will need to find these settings.
2. Open email containing the evidence.
3. On your keyboard, press the “**Print Screen**” key. Sometimes this key is also labeled “**prt sc**” or similar abbreviation; key is usually associated with the home key.

If letters are in a different color than the other keys (on Keyboard), you may need to press and hold down the “Function” or “fn” key then the “Print Screen” key.
4. Next, open up (or go to) Microsoft Word or similar word editing program.
5. Next go to “**Edit**” and select “**Paste**” or press control “**Ctrl**” key + **V**.
6. After picture appears in document, press **return** (enter) a few times to move cursor down page.
7. If the email is longer than the captured image, scroll down the email message and **repeat steps 3-6**.
8. **Save** the word document. You can now print the document immediately and you can also email the document as an attachment if needed.

ADDITIONAL GOVERNMENT AGENCIES THAT MAY HELP:

Federal Trade Com. ID Theft Clearinghouse hotline:	1-877-I D T H E FT (438 4338)
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600 Pennsylvania Ave., NW, Washington, DC 20580 www.ftc.gov

U.S. Postal Service: **1-877-876-2455**

www.ups.gov/websites/depart/inspect

U.S. Social Security Fraud Hotline: **1-800-269-0271**

www.ssa.gov/oig/guideline.htm

IL Attorney General ID Theft Hotline: **1 866 999 5630**

www.illinoisattorneygeneral.gov

WEB Based Assistance: www.idtheft.org or www.ic3.gov (the [ic3.gov](http://www.ic3.gov) website is a joint effort between the FBI and the National White Collar Crime Center. Either site allows you to file a complaint on line in less than 30 minutes.

Federal Deposit Insurance Corp: fdic.gov

Federal Reserve System: federal.reserve.gov 1-202-452-3693

National Credit Union Admin.: ncua.gov 1-703-518-6360

Office of Comptroller of Currency: occ.teas.gov 1-800-613-6743

Office of Thrift Supervision: ots.treas.gov 1-202-906-6000

Department of Justice: usdoj.gov/criminal/fraud/idtheft.html

Federal Bureau of Investigation: fbi.gov

Federal Communications Com.: fcc.gov

Internal Revenue Service: treas.gov/irs/ci

U.S. Secret Service: treas.gov/usss treas.gov/usss/faq.htm treas.gov/usss/financial_crimes.htm

IL. Attorney General Consumer Protection Division: 1-800-386-5438 or 1-800-243-0618

DIRECT MARKETING

To remove your name or e-mail address from many direct mailing lists or avoid unwanted marketing phone calls go to: donotcall.gov OR call **1-888-5-optout** OR <http://www.dmaconsumers.org/consumerassistance.html> OR write **Telephone Preference Svc. Director Marketing Assoc., PO Box 559, Carmel, NY 15012-1559**

IDENTITY THEFT AFFIDAVIT *Directions*

The following affidavit will help you report information to many creditors using one form. It is an important tool to help you reclaim your good name and credit reputation.

It's important you **complete the affidavit** promptly and accurately.

Make as many copies of the affidavit as you need.

Be sure you **fill in all requested information** and print/write **neatly**.

You may choose not to provide some of the information requested in the affidavit, but bear in mind that incorrect or incomplete information may slow the process.

Many companies investigating your claim will accept this *Identity Theft Affidavit* as your main report of fraud, however, some companies may require you submit additional or different information or have you to use their own form. Either way is fine – but by completing the Identity Theft Affidavit, you'll have all the key facts necessary to report the fraud in one convenient document.

Before you send your Identity Theft Affidavit to your creditors, contact each creditor to find out if they'll accept this affidavit.

It's also important that you include all relevant documents with your affidavit. Be sure you only send copies of your original documents and do not send originals. Send the appropriate documents to each company via certified mail, return receipt requested and keep the receipts.

Once a creditor has investigated your fraud complaint, you'll receive a written response telling you the outcome of their investigation. Keep a copy of everything you send and everything you receive.

While completing this affidavit does not guarantee that the identity thief will be captured, and that all disputed credit information will be fully resolved, it will help law enforcement and your creditors investigate the fraud and work towards helping you restore your good name.

IDENTITY THEFT AFFIDAVIT

Part I – Victim Information

1 My full legal name is _____
First – Middle – Last – Jr., Sr., III, etc.

2 I have / have not used any other names during the last two year period. (If so, please state name(s) used).

First – Middle – Last – Jr., Sr., III, etc.

3 My date of birth is _____
Month – Day – Year

4 My Social Security number is _____

5 My Driver's License or State ID card number is _____

6 My current address is _____

City

State

Zip

7 I've lived at this address since _____

8 My previous address was _____

City

State

Zip

9 I lived at my previous address from _____ to _____

10 My daytime phone number is (_____) _____

11 My evening phone number is (_____) _____

PART II – HOW THE FRAUD OCCURRED

Check all that apply for items 12 – 17 below

12 ___ 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.

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

14 ___ My identification documents (for example, credit cards, birth certificate, driver's license, Social Security card, etc.) were
___ stolen ___ lost on or about _____ (month/day/year)

15 ___ To the best of my knowledge & 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/services without my knowledge or authorization:

_____ <i>Name (if known)</i>	_____ <i>Name (if known)</i>
_____ <i>Address (if known)</i>	_____ <i>Address (if known)</i>
_____ <i>Phone number(s) if known</i>	_____ <i>Phone number(s) if known</i>
_____ <i>Additional information (if known)</i>	_____ <i>Additional information (if known)</i>

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

17 ___ Additional Comments: (example – description of the fraud-which documents/information was used-how the thief gained access to your information

attach additional pages if necessary...

PART III – Victim’s Law Enforcement Actions

18 (check one) I ___AM ___AM NOT willing to assist in the prosecution of the person(s) who committed this fraud.

19 (check one) I ___AM ___AM NOT authorizing release of this information to law enforcement for the purpose of assisting them in the investigation and the prosecution of the person(s) who committed this fraud.

20 (check one) I ___HAVE ___Have NOT reported the events described in this affidavit to police or other law enforcement agencies. Police ___ DID ___DID NOT write a report.

If you’ve contacted police or other law enforcement agencies, fill in the following:

Agency #1	Officer/Agency personnel taking report
<i>Date of report</i>	<i>Report number</i>
<i>Phone number</i>	<i>e-mail address</i>
Agency #2	Officer/Agency personnel taking report
<i>Date of report</i>	<i>Report number</i>
<i>Phone number</i>	<i>e-mail address</i>
Agency #3	Officer/Agency personnel taking report
<i>Date of report</i>	<i>Report number</i>
<i>Phone number</i>	<i>e-mail address</i>
Agency #4	Officer/Agency personnel taking report
<i>Date of report</i>	<i>Report number</i>
<i>Phone number</i>	<i>e-mail address</i>

PART IV – Documentation Checklist

Please identify the supporting documentation you're able to provide to the companies you plan to notify. Attached copies (NOT originals) to the affidavit before sending it to the companies.

21 ____ A copy of a valid government issued photo identification card (example- your driver's license, state issued ID card or your passport)

22 ____ Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (example-a rental/lease agreement in your name, a copy of a utility bill, or a copy of an insurance bill).

23 ____ A copy of the report you filed with the police department. If you're unable to obtain a report number from the police, please indicate that in Paragraph 20 above. Some companies only need the report number and not a copy of the report. You may want to check with each company.

PART V – Signature

I declare under penalty of perjury that the information I have provided in this affidavit is true and correct to the best of my knowledge.

Signature

Date Signed

Notary Public (Check with each creditor, some do not require)

Witness Signature

Witness PRINTED Name

Date

Phone

PART VI – Fraudulent Account Statement

Make as many copies of this page as you need.

Then complete a separate **Part VI** for each company you're notifying and only send it to that company. Be sure to list only the account(s) you are disputing with the creditor who is going to receive this form.

Include a copy of your signed affidavit.

If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that letter or notice with this **Part VI** (do NOT send the original).

I hereby declare as follows...

As a result of the events described in my Identity Theft Affidavit, (copy attached), the following account(s) was/were opened or charges made at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name & Address	Account Number	Type of credit, goods, services provided by creditor	Date issued or provided (if known)	Amount/ Value provided
<i>Example - ABC Bank, 1 Main St., Chicago, IL</i>	01234567-89	Education loan	1/1/03	\$10,000.00

****** end***