

- ⇒ Check with local post office to make sure no one has filed a change of address with the post office.
- ⇒ If you have a passport, notify the passport office, in writing, to be on the lookout for anyone ordering a new passport fraudulently.
- ⇒ Helpful Web Sites
 - US Postal Inspection Service:
www.usps.com/postalinspectors
 - Federal Trade Commission:
www.consumer.gov/idtheft
 - US Secret Service:
www.secretservice.gov
 - Department of Justice:
www.usdoj.gov/criminal/fraud/idtheft
 - Federal Deposit Insurance Corporation:
www.fdic.gov/consumers

Credit Card Company Web Sites:

- American Express:
www10.americanexpress.com
- Discover:
www.discovercard.com/discover/data/products
- MasterCard:
www.mastercard.com/education/fraud
- VISA:
www.visa.com/personal

Other Publication with information:

ID Theft: When Bad Things Happen to Your Good Name—Federal Trade Commission
1-877-ID-Theft

Identity Theft
Federal Reserve Bank of Boston
1-800-409-9133

*St. Anthony Police Department
3301 Silver Lake Road
St. Anthony, MN 55418
612-782-3350*

St. Anthony Police Department

Identity Theft Resources

Revised
4/05



What is Identity Theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards, and social security benefits, renting apartments, and establishing services with utility and phone companies.

Depending on location (jurisdiction) of where the crime occurred (goods or services obtained or delivered), an investigator may or may not be assigned to this case.

If the crime occurred in our jurisdiction and there are workable leads, such as witnesses and suspect information, an investigator will be assigned to the case. Unfortunately, not all cases will be assigned to an investigator because there are no significant leads to identify the suspect.

What to do if you become a Victim:

- ⇒ Set up a folder to keep a detailed history of this crime.
- ⇒ Keep a log of all your contacts and make copies of all documents.
- ⇒ Contact all creditors by phone and in writing to inform them of the problem.
- ⇒ Notify the US Postal Inspector if your mail has been stolen or tampered with:
 - US Postal Inspection Service (See phone listing under *Federal Government*)
 - US Postal Inspection Service—Local Post Office (See phone listing under *Federal Government*)
 - www.usps.gov/websites/depart/inspect
- ⇒ Contact the Federal Trade Commission to report the problem:
 - www.consumer.gov/idtheft—The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC

helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338).

Sample "Courtesy Notice"

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$\$amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit service. Your company extended a line of credit/service to someone, other than myself.

You are hereby notified that on (Date), I filed an identity theft report with the St. Anthony Police Department. This case # is (Case #), a copy of which can be obtained by contacting the SAPD Records Section at 612-789-5015.

Closing,

(Your name and address)

- ⇒ Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud/Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- ⇒ Request that a copy of your credit report be sent to you.

Credit Bureaus

Equifax

PO Box 74021, Atlanta, Georgia 30374-0241

- To order your report call 1-800-685-1111
- To report Fraud call 1-800-525-6285

Experian

PO Box 949, Allen, Texas 75013-0949

- To order your report, call 1-888-397-3742
- To report fraud, call 1-888-397-3742

Trans Union

PO Box 390, Springfield, Pennsylvania 19064-0390

- To order your report call 1-800-916-8800
- To report fraud, call 1800-680-7289

⇒ Alert your banks to flag your account and contact you to confirm any unusual activity. Request a change of PIN and new password.

⇒ If you have any checks stolen or bank accounts are set up fraudulently, report it to the following companies:

- National Check Fraud Service—(843) 571-2143
- SCAN—800-262-7771
- TeleCheck—800-710-9898 or 927-0188
- CheckRite—800-766-2748
- CrossCheck—707-586-0551 or 1-800-843-0760
- Equifax Check System—800-437-5120
- International Check Services - 800-526-5380

⇒ Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271

⇒ Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process at 651-297-3296. (Request a "confirmation of identity flag" to be placed on your record.)

⇒ Obtain description of suspect (if known).

⇒ Obtain witness information:

- Persons who accepted applications
- Salesperson
- Apartment Managers
- Employers

⇒ Evidence: Gather all documents and supply them to the St. Anthony Police Department at the time of the initial report or supplemental report.

⇒ What is the financial loss to you? Attach all supporting documentation