

Identify Theft Packet

This packet should be completed **after you have contacted the Rowley Police Department**. After taking the report, the police department will have generated a case number for your case. To obtain a police report number, contact our communications center at (978) 948-7644. Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

My Rowley Police Department Report is: # ___ - _____

This packet is for you to keep and 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. ***It is important to understand that 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.***

You will need to complete the dispute letters and provide us with necessary documentation in order to expedite the investigation of your case for prosecution. Please write your report number on all copies of documents you send us.

In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers, or may be from foreign countries. Frequently the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or internet. ***** 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.*****

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:

- *Remember that 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 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:

- 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)

Step 2: 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.

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
800-525-6285
P.O. Box 740256
Atlanta, GA 30348
www.alerts.equifax.com

TransUnion

Fraud Victim Assistance Dept
800-680-7289
P.O. Box 2000
Chester, PA 19016
www.transunion.com

Experian

Nat. Consumer Assist
888-397-3742
P.O. Box 4500,
Allen, TX 75013
www.experian.com1help

Step 3: 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 Id Theft icon or by calling **1-877-IDTHEFT**.

Step 4: Contact creditors involved in the Identity Theft by phone and in writing.

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), Letter of Dispute, and a copy of the FACTA Law.

FTC Identity Theft Affidavit A copy of the FTC Identity Theft Affidavit can be found at the end of this packet. This is the same affidavit that the FTC makes available to victims of identity theft. The affidavit requests information regarding 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.

Letters of Dispute Sample copies of the Letters of Dispute can also be found at the end of this packet. **This letter needs to be completed for every creditor involved in the identity theft.** The letter of dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference FACTA and make a request for copies of any and all records related to the fraudulent accounts be provided to you.

FACTA Law A portion of the FACTA Law can also be found at the end of this packet. As previously discussed in this packet, FACTA 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 sometimes difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Rowley Police Department. We have found it useful to provide a copy of the FACTA Law with the submission of the Identity Theft Affidavit and Letter of Dispute to the individual creditors.

Step 5: Submit the Identity Theft Affidavit AND copies of all information and records obtained from the creditors with regard to the fraudulent accounts to:
Rowley Police Department
PO Box 365
Rowley, MA 01969

To avoid confusion and to ensure that all items are forwarded to the investigating Officer, 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. **Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution.**

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://postalinspectors.uspis.gov/contactUs/filecomplaint.aspx> 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. Follow up with the collection agency and creditor in writing and include a copy of your police report, ID Theft Affidavit, Letter of Dispute and a copy of the FACTA Law.*

Documentation for Prosecution

The following items of evidence should be obtained by the victim by using the sample dispute letters to dispute charges and requesting all documentation related to the account(s). This evidence will greatly assist us in initiating an investigation.

- 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
 - Using a highlighter may make it impossible to read photocopies
 - Please attempt to obtain a physical address for the transactions from your bank.
 - Bills from companies showing merchandise ordered
 - Addresses where items were delivered
 - What phone numbers were associated with the order
 - Any information from the creditor that shows how or where the account was used
 - The name and phone number of any representatives from the businesses you deal with

- 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
 - Using a highlighter may make it impossible to read photocopies
 - Bills from utilities companies for accounts you did not open
 - Letters or documentation from creditors or utilities companies that contain
 - 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 we will need:
 - Copies of Department of Economic Security or Social Security Administration report showing your information being used for employment.
 - 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.

If only a partial account number is listed on the document, please write the entire number on the copy you send to us.

Sample Letter of Dispute #1

Full Name_____

Mailing Address:_____

Date of Birth_____

{Date}_____

RE: Investigation Request to Delete Credit Inquires

To whom it may concern,

In accordance with the Fair Credit Reporting Act Section 611 (15 U.S.C. § 1681i), I am practicing my right to challenge questionable information that I have found on my personal credit report. I do not recognize the information listed below and request that you investigate the source of these accounts and ascertain that the creditor had a permissible purpose, and is able to verify my complete file information including full name, address, date of birth and SSN#.

INCORRECT ACCOUNT INFORMATION

The accounts below are reporting incorrectly please investigate these:

1. {Creditor Name}_____ {ac#}_____ {Reason for Dispute}_____
2. {Creditor Name}_____ {ac#}_____ {Reason for Dispute}_____
3. {Creditor Name}_____ {ac#}_____ {Reason for Dispute}_____

INCORRECT CREDIT INQUIRIES

I am disputing the following inquiries which I did not authorize:

1. {Creditor Name}_____ {inquiry date}_____
2. {Creditor Name}_____ {inquiry date}_____

REMOVE INCORRECT PERSONAL INFORMATION

I am disputing the following personal information that is showing for me which is incorrect:

1. Incorrect SSN {xxx-xx-xx xx }_____
2. Incorrect Address { insert address}_____
3. Incorrect Name Variations { Insert name}_____

UPDATE PERSONAL INFORMATION

Also please update the following information which I saw your credit bureau to be missing or incomplete:

1. Personal current address {insert correct address}_____
2. My proper full { insert your correct full name, if the bureau has listed it incorrectly}_____
3. My date of birth { insert date of birth, if bureau has it listed incorrectly}_____
4. My current employment info { insert employer name, address and your position, if the bureau is missing this info}_____

I am allowing you 30 days to complete this investigation after which I authorize you to mail me my updated credit reports along with the investigation results

Truly,

{Name}_____

{Signature}_____

Enclosures: [List the documents you are enclosing. Send copies, not the originals.]

Be sure to include a copy of your Rowley Police Report and photo copy of your driver's license as proof of identity.

Sample Letter of Dispute #2

[Date]

[Your Name]

[Your Address, City, State, Zip Code]

[Name of Credit or Debit Card Company]

Attn: Billing Inquiries

[Address, City, State, Zip Code]

Re: Notice of disputed charge to Account No. [Your account number]

Dear [Contact Person or Billing Inquiries Division]:

I am writing to dispute a charge of [\$_____] to my [credit or debit card] account on [date of the charge]. The charge is in error because [explain the problem briefly. For example, the items weren't delivered, I was overcharged, I returned the items, I did not buy the items, etc.].

[Add any additional explanation that may be helpful. For example, "I ordered the items on[date]. The seller promised to deliver the items to me on [date], but I never received my order."]

I am requesting that the error be corrected, that any finance or other charges related to the disputed amount be credited to my account, and that I get an accurate statement.

Enclosed are copies of [describe any enclosed information, like sales slips, payment records, or documentation of shipment or delivery dates] supporting my position and experience. Please correct the error on my account promptly.

Sincerely,

[Your name]

Enclosures: [List the documents you are enclosing. Send copies, not the originals.]

Be sure to include a copy of your Rowley Police Report and photo copy of your driver's license as proof of identity.

About You (the victim) (Continued)

Declarations

- (11) I did OR did not authorize anyone to use my name or personal information to obtain money, credit, loans, goods, or services — or for any other purpose — as described in this report.
- (12) I did OR did not receive any money, goods, services, or other benefit as a result of the events described in this report.
- (13) I am OR am not willing to work with law enforcement if charges are brought against the person(s) who committed the fraud.

About the Fraud

(14) I believe the following person used my information or identification documents to open new accounts, use my existing accounts, or commit other fraud.

Name: _____
 First Middle Last Suffix

Address: _____
 Number & Street Name Apartment, Suite, etc.

 City State Zip Code Country

(14):
Enter what you know about anyone you believe was involved (even if you don't have complete information).

Phone Numbers: (____) _____ (____) _____

Additional information about this person: _____

(15) Additional information about the crime (for example, how the identity thief gained access to your information or which documents or information were used):

(14) and (15):
Attach
additional
sheets as
needed.

Documentation

(16) I can verify my identity with these documents:

- A valid government-issued photo identification card (for example, my driver's license, state-issued ID card, or my passport).
If you are under 16 and don't have a photo-ID, a copy of your birth certificate or a copy of your official school record showing your enrollment and legal address is acceptable.
- Proof of residency during the time the disputed charges occurred, the loan was made, or the other event took place (for example, a copy of a rental/lease agreement in my name, a utility bill, or an insurance bill).

(16): Reminder:
Attach copies
of your identity
documents
when sending
this form to
creditors
and credit
reporting
agencies.

About the Information or Accounts

(17) The following personal information (like my name, address, Social Security number, or date of birth) in my credit report is inaccurate as a result of this identity theft:

(A) _____
(B) _____
(C) _____

(18) Credit inquiries from these companies appear on my credit report as a result of this identity theft:

Company Name: _____
Company Name: _____
Company Name: _____

(19) Below are details about the different frauds committed using my personal information.

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

Name of Institution	Contact Person	Phone	Extension
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Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

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Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

(19):
 If there were more than three frauds, copy this page blank, and attach as many additional copies as necessary.

Enter any applicable information that you have, even if it is incomplete or an estimate.

If the thief committed two types of fraud at one company, list the company twice, giving the information about the two frauds separately.

Contact Person:
 Someone you dealt with, whom an investigator can call about this fraud.

Account Number:
 The number of the credit or debit card, bank account, loan, or other account that was misused.

Dates: Indicate when the thief began to misuse your information and when you discovered the problem.

Amount Obtained:
 For instance, the total amount purchased with the card or withdrawn from the account.

Your Law Enforcement Report

(20) One way to get a credit reporting agency to quickly block identity theft-related information from appearing on your credit report is to submit a detailed law enforcement report ("Identity Theft Report"). You can obtain an Identity Theft Report by taking this form to your local law enforcement office, along with your supporting documentation. Ask an officer to witness your signature and complete the rest of the information in this section. It's important to get your report number, whether or not you are able to file in person or get a copy of the official law enforcement report. Attach a copy of any confirmation letter or official law enforcement report you receive when sending this form to credit reporting agencies.

Select ONE:

- I have not filed a law enforcement report.
- I was unable to file any law enforcement report.
- I filed an automated report with the law enforcement agency listed below.
- I filed my report in person with the law enforcement officer and agency listed below.

(20):
Check "I have not yet filed a report with law enforcement or you have chosen not to. Check "I was unable..." if you tried to file a report but law enforcement refused to take it.

Automated report:
A law enforcement report filed through an automated system, for example, by telephone, mail, or the Internet, instead of a face-to-face interview with a law enforcement officer.

Law Enforcement Department State

Report Number Filing Date (mm/dd/yyyy)

Officer's Name (please print) Officer's Signature

Badge Number (____) Phone Number

Did the victim receive a copy of the report from the law enforcement officer? Yes OR No

Victim's FTC complaint number (if available): _____

Signature

As applicable, sign and date **IN THE PRESENCE OF a law enforcement officer, a notary, or a witness.**

- (21) I certify that, to the best of my knowledge and belief, all of the information on and attached to this complaint is true, correct, and complete and made in good faith. I understand that this complaint 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 violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Signature

Date Signed (mm/dd/yyyy)

Your Affidavit

- (22) If you do not choose to file a report with law enforcement, you may use this form as an Identity Theft Affidavit to prove to each of the companies where the thief misused your information that you are not responsible for the fraud. While many companies accept this affidavit, others require that you submit different forms. Check with each company to see if it accepts this form. You should also check to see if it requires notarization. If so, sign in the presence of a notary. If it does not, please have one witness (non-relative) sign that you completed and signed this Affidavit.

Notary

Witness:

Signature

Printed Name

Date

Telephone Number

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:

(B) 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.

(C) 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 (L), 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.