

# Peoria Police Criminal Investigations Financial Crimes Division



## WHAT TO DO IF YOU ARE A VICTIM OF A FINANCIAL CRIME

You are a victim of identity theft; there are a number of important steps for you to follow. Be prepared to document all unauthorized transactions and to be patient-the process can take a number of months. In most cases, the uniform officer that filled out a report is not the investigating officer.

The following information will assist you in contacting various agencies. Complete the necessary forms and document everything you do. It is important that you follow the instructions in this packet and make every effort to complete each form.

### **Step 1 – Contact your bank and other credit card issuers.**

If the theft involved existing bank accounts (checking and or savings accounts as well as credit or debit cards) you should take the following steps.

- Put stop payment orders on all outstanding checks that might have been written without your knowledge or permission.
- Close all existing credit card accounts and any account accessible by debit card.
- Open up new accounts protected with a secret password or personnel identification number (PIN). Do not use the same passwords or PINs as on the original accounts. Do not use common numbers (like birth dates, part of your social security number), or commonly chosen words (such as a child's, spouse's, or pet's name) as passwords or PINs.

### **Step 2 – File a report with the Federal Trade Commission.**

You can go on-line to file an identity theft complaint with the FTC [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Many creditors and major credit reporting bureaus will accept the "ID theft Affidavit" available on this FTC web site.

Go to <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>. If you file on line be sure to make a copy for your records.

### **Step 3 – Contact all three major credit reporting bureaus.**

First request the credit bureaus to place a "fraud alert" on your file. You must then be contacted directly before any new credit is taken out in your name. Second, file your police report or the report number given to you by the police. File it immediately with the credit reporting bureaus. A fraud report will be shared with the other bureaus. Place a security freeze on your credit reports. By contacting the three credit bureaus by letter or Internet you will be assigned a "PIN" number that can only be unlocked by you.

You can contact the fraud units at each of the bureaus as follows:

Scamsafe.com – will give you instructions on how to do a security freeze.

Equifax P.O. Box 740256 Atlanta, GA 30374	Experian P.O. Box 9530 Allen, TX 75013	Trans Union P.O. Box 6790 Fullerton, CA 92834
Consumer Fraud Division Assistance Dept. 1-800-525-6285	National Consumer Assistance 1-888-397-3742	Fraud Victim 1-800-680-7289

### **Step 4 – Contact all of your creditors by phone and in writing.**

File a law enforcement report, or the FTC's ID Theft Affidavit, with each creditor (Some may require that you use their own form of affidavit). Keep copies of all correspondence and documents exchanges with each creditor. Cancel all existing credit card accounts and open replacement accounts. Ask that those cancelled accounts be processed as "account closed at customer's request" to avoid any negative reporting to credit bureaus.

### **Step 5 – Notify the phone company**

If the identity theft involves the misuse of a long-distance telephone account, cellular telephone, or other telephone service, contact your telephone or wireless company and immediately close all existing accounts.

### **Step 6 – Notify the post office**

If you suspect that your mail has been stolen or diverted with a false change-of-address request, contact your local post inspector. You can obtain the address and telephone number of your local postal inspector by visiting the United States Postal Service web site at: <http://www.usps.com/ncsc/locators/findis.html>.

### **Step 7 – Notify the Social Security Administration**

If you suspect that someone is using your social security number to obtain credit or employment, contact the Social Security Administration's fraud hotline at 1-800-269-0271. To check the accuracy of your work history, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) and check it for accuracy.

You can obtain a PEBES application at your local Social Security office or you can download one from the Social Security Administration web site: <http://www.ssa.gov/online/ssa-7004.pdf>.

## Step 8 – Notify the State Department

If your passport has been stolen, notify the passport office in writing to be on guard for anyone ordering a new passport in your name. You can obtain additional information from their web site: <http://travel.state.gov/reportppt.html>.

## Step 9 – If you are contacted by a collection agency

If a collection agency contacts you 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 or ID Theft Affidavit.

Send all letters and copy of the report affidavits, "return receipt requested" or with some other process that gives you proof that the collection agency received you letter.

Following are a list of contacts you may need to make. **Remember, usually you can get this information faster than an investigator because you as a victim do not need a subpoena.**

- Organizing Your Case [www.idtheftcenter.org](http://www.idtheftcenter.org)
- Direct Mail Marketing [www.thedma.org/consumers/offmailinglist.html](http://www.thedma.org/consumers/offmailinglist.html)
- Stolen Checks  
Tele Check: 1-800-710-9898  
Certegy: 1-800-437-5120  
International Check Services: 1-800-631-9656
- E-mail Solicitation List [www.dmaconsumers.org.offemaillist.html](http://www.dmaconsumers.org.offemaillist.html)
- Mail Theft [www.usps.gov/website/depart/inspect](http://www.usps.gov/website/depart/inspect)
- Telemarketing [www.thedma.org/consumers/offtelephonenumberlist.html](http://www.thedma.org/consumers/offtelephonenumberlist.html)
- Passport Fraud [www.travel.state.gov/passport-services.html](http://www.travel.state.gov/passport-services.html)
- Cell phones and Long Distance [www.ftc.gov](http://www.ftc.gov)
- Social Security Misuse [www.ssa.gov](http://www.ssa.gov)
- Tax Fraud [www.treas.gov/irs/ci](http://www.treas.gov/irs/ci)
- Department of Justice [www.usdoj.gov](http://www.usdoj.gov)
- FBI [www.fbi.gov](http://www.fbi.gov)
- Secret Service [www.treas.gov/usss](http://www.treas.gov/usss)
- Protecting Yourself [www.treas.gov/usss/faq/shtm](http://www.treas.gov/usss/faq/shtm)
- Security Freeze [www.scamsafe.com](http://www.scamsafe.com)