

Identity Theft – Fraud Packet

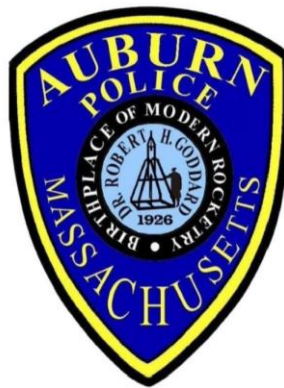
This packet should be completed once you have contacted Auburn Police Department and obtained a police report number related to your identity theft case. To obtain a police report number, call the non-emergency dispatch line at **508-832-7777**. Please keep track of your report number as creditors, financial institutions, and credit reporting agencies will ask for it.

This packet will provide you with a list of resources and instructions when dealing with an identity theft situation. The Auburn Police Department will assist you with this crime, but unfortunately, you are burdened with resolving your own credit problems. Victims of identity theft must act quickly and assertively to minimize the damage to your good name and credit history.

When dealing with the authorities and financial institutions, try to keep a log of all your conversations including dates, times, names, and phone numbers. In this packet, there will be a worksheet for your convenience for logging this contact information. There will also be an ID theft affidavit supplied by the Federal Trade Commission (<https://www.ftc.gov/>). This has been adapted by all financial and credit institutions when filing fraudulent activities to your personal accounts.

My Auburn Police Department Report Number is:

22 – - OF



If you find that you are a victim of identity theft or fraud, the Auburn Police Department urges you to take the following steps immediately:

1. File a Police Report

- You should file a report with your local police department or the police department where the identity theft took place. Get the report number or a copy of the report in case the bank, credit card company, or others need proof of the crime later.

2. Call the Creditor

- For any accounts that have been fraudulently accessed or opened, contact the security department of the appropriate creditor or financial institution. Close these accounts and put new passwords on any new accounts you open. If you know which of your accounts have been tampered with, contact the related business. Talk to someone in the fraud department and follow up in writing. Send your letters by certified mail and ask for a return receipt. This creates a record of your communications.

3. Change your Passwords

- Change any pertinent passwords on the accounts that have been or are suspected to be compromised. We recommend using a strong password, not the same one that has been, or is used commonly with your other accounts.

4. Order your FREE Credit Report

- Now that you've filed a police report, we recommend you obtain a free credit report from one of the three credit reporting agencies listed below. The credit reporting agency that you call will explain your rights and how you can get a free copy of your credit report. Order the report and ask the company to show only the last four digits of your Social Security number on your report. When you review the credit reports, you may find unauthorized charges or accounts. Learn how to review your credit report and dispute errors.

- **To get your FREE credit report:**

- Go to the Federal Trade Commission Website <https://www.ftc.gov/> and click on the link www.annualcreditreport.com to request a free report from one of the major credit reporting agencies.
- You can also call 1-877-322-8228 for a free credit report

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Dept. E-mail: Mail@AuburnMassPolice.org

Visit our Website: www.auburnmasspolice.org

5. Contact the Credit Reporting Agencies

- After getting a copy of your free credit report, (see #4 above) if there are any issues, fraud, or discrepancies, you will then need to contact one of the three major credit bureaus to report the issues. Ask that a “Fraud Alert” be placed on your file and that no new credit be granted without your approval. Note that this may require a fee to obtain, fix, or repair your credit, but none the less, they should be contacted.
 - **Three major credit reporting agencies are:**

Equifax (1-800-685-1111)
<https://www.equifax.com/>

Experian (1-888-397-3742)
<https://www.experian.com/>

TransUnion (1-800-916-8800)
<https://www.transunion.com/>

More Information

For more information and additional steps to alert, notify, and repair your identity theft, please visit the Federal Trade Commission Web Site; <https://www.ftc.gov/>. The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint, visit www.ftccomplaintassistant.gov or call 1-877-FTC-HELP (1-877-382-4357). The FTC enters internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil law enforcement agencies in the U.S. and abroad.

Additional Information and Resources

The following (non-profit) websites are great resources on identity theft:

- Federal Trade Commission www.consumer.gov/idtheft
- Identity Theft Resource Center www.idtheftcenter.org
- Privacy Rights Clearinghouse www.privacyrights.org
- Social Security Online www.ssa.gov/pubs.idtheft.htm
- US Postal Inspection Service www.usps.com/postalinspectors

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416 Oxford St. N, Auburn, MA 01501 • (508) 832- 7777 • Fax (508) 832- 7781

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion- to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation’s credit reporting companies. The Federal Trade Commission, (FTC) the nation’s consumer protection agency, enforces the FCRA with respect to credit reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you’ve been sued or have filed for bankruptcy. Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your application for credit, insurance, employment, or renting a house.

This is an informational packet prepared by the Auburn Police Department. Please feel free to contact us at 508–832–7777 or www.auburnmasspolice.org with any questions or concerns.

Identity Theft Victim Worksheet

Credit Bureaus - Request a fraud alert be placed in your file and a victims statement asking that creditors call you before opening any new accounts or changing existing accounts. As for a free copy of your credit report.

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Bureau	Phone Number	Date Contacted	Contact Person	Notes
Equifax				
Experian				
Trans Union				

Banks, Credit Cards, and Other Creditors – Contact each creditor promptly then follow-up with a letter to protect your legal rights. Check for fraudulent charges and/or changes of addresses. Close the accounts that have been compromised and open new ones, being sure to use different, non-obvious pins and passwords.

Creditor	Phone Number	Date Contacted	Contact Person	Notes

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

Agency/Dept	Phone Number	Date Contacted	Contact Person	Report #/ Notes
Auburn Police	508-832-7777			
MA State Police	508-347-3352			
MA RMV	800-858-3926			
U.S. Postal Insp.	617-556-4400			
Federal Trade Comm.	877-438-4338			
Social Security Admin	800-269-0271			

Public Utilities – Request a security password be placed in your account file and make sure these utilities understand your dilemma.

Company	Phone Number	Date Contacted	Contact Person	Notes
Electric				
Phone Service				
Heating				
Cable				

Sample Letter for Credit Card Dispute

[Date]

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[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Creditor]

[Fraud Department (companies may specify an address to receive fraud dispute letters), or
Billing Inquiries Department]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)] Dear

Sir or Madam:

I am writing to dispute a fraudulent charge on my account in the amount of \$_____. I am a victim of identity theft, and I did not make or authorize this charge. I am requesting that the charge be removed, that any finance and other charges related to the fraudulent amount be credited, as well, and that I receive an accurate statement. This request is made pursuant to the Fair Credit Billing Act's amendments to the Truth in Lending Act, 15 U.S.C. §§ 1666-1666b, 12 C.F.R. § 226.13. See also 12 C.F.R. § 226.12(b).

Enclosed are copies of [use this sentence to describe any enclosed information, such as sales slips, payment records] supporting my position. Please investigate this matter and correct the billing error as soon as possible.

Sincerely,

[Your Name] Enclosures:

- [List what you are enclosing.]

Sample Letter for Debit Card Dispute

[Date]

[Your Name]

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[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Address]

[City, State, Zip Code]

RE: Notice of stolen/lost [**or unauthorized use of**] ATM/Debit Card Account Number [**Your account number (if known)**] Dear Sir or Madam:

I am the victim of identity theft. My ATM/Debit card was lost or stolen [**or was used for an unauthorized transaction**] on [**insert date**]. I did not authorize any transactions on or after this date, and I did not authorize anyone else to use my ATM/Debit card in any way.

I am notifying you, pursuant to the Electronic Fund Transfer Act, and implementing Regulation E, 15 U.S.C. § 1693 et seq., 12 C.F.R. § 205, of my lost [**or stolen**] ATM/Debit Card [**or unauthorized transaction**]. See especially 12 C.F.R. §§ 205.6, 205.11. I request that you investigate any unauthorized transactions involving this card, including but not limited to the following:

- [**List of unauthorized transactions**].

I am attaching a copy of each of the following documents to this letter:

1. A copy of my Identity Theft Report which includes:
 - my FTC Identity Theft Report ○ the
 - police report about the theft of my identity
2. The CFPB's Notice to Furnishers of Information

Please close the account [**if applicable**] and restore any funds which have been withdrawn from my account [**if applicable**]. Please also notify me in writing of the results of your investigation or if you have any questions regarding this notice or my requests. [**As applicable**] Please send me written confirmation that [**any funds have been restored**] and [**the account has been closed**].

Sincerely,

[Your Name]

Enclosures: [**List what you are enclosing**]