

The Layton Police Department

Wants You to Know...

Identity Theft is one of the fastest growing crimes in the United States and is the number one consumer fraud in the nation. You are receiving this packet of information as a public service of the Layton Police Department. Recently, you have either reported a lost or stolen wallet, purse, checkbook, or have already reported being the victim of Identity Theft.

This packet of information has been designed to help you take the necessary steps to help prevent or mitigate an Identity Theft. If you are the potential or actual victim of an Identity Theft or a prospective victim, it is imperative that you act quickly and to continue to follow up with the police and private agencies.

This packet contains the following items:

Layton Police Department Wants You to Know letter
USPS Postal Inspectors' ID Theft Pamphlet
Layton Police Department ID Theft Record
ID Theft Affidavit

Upon receiving your case number from the Layton Police Department, you should immediately begin contacting the appropriate agencies indicated in the USPS Identity Theft Pamphlet and record your data on the Layton Police Department ID Theft Record form.

In short, this is who you will be dealing with and under what circumstances you will need to deal with them:

Credit Bureaus – Immediately contact any one of the three national credit bureaus at the given numbers and follow the instructions on the phone exactly. It is not necessary to contact all three of the credit bureaus - if you contact one, they will contact the other two for you. Report the theft of your credit cards or identity and ask that a security fraud be placed on your report. Be sure to determine how long the security fraud alert will be in place and how to extend it if necessary.

Be aware that there is no guarantee that these measures will entirely stop new fraudulent accounts from being opened by the impostor. Ask the credit bureaus in writing to provide you with copies of your credit report every few months so you may monitor the activity on them.

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureaus to remove inquiries that have been generated due to the fraudulent access. You may also ask the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information.

Creditors - Contact all creditors immediately by phone and in writing, with whom your name has been fraudulently used. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Request that old accounts be processed as “**account closed at customer's**

request.” Carefully monitor your mail and credit card bills for evidence of new fraudulent activity, and immediately report it to credit grantors.

Fraud Verification Requirements - You may be asked by banks and credit grantors to fill out and notarize fraud affidavits, which could become costly. The law **does not** require you to provide a notarized affidavit. A federally approved affidavit has been included in this packet; simply reproduce it for each and every fraudulent account. If your creditor insists on notarization, there is a line for that on the form. Some banks and credit grantors may offer notary service at no charge at their institution.

Law Enforcement – Once you have reported the crime to the Layton Police Department and have provided as much documented evidence as possible, get a copy of your police report. A person can call the Layton Police Department during regular business hours at 336-3520, Monday through Friday, 8 AM – 5PM. There is a \$5.00 fee (10 pages) for a copy and the person requesting the information must be the Complainant/Victim. If the case is active, limited information will be released.

Please allow five days from the date that you filed the report and remember to bring proper identification when picking up the copy(s). Keep the phone number for your fraud investigator handy and give it to creditors and others who require verifications of your case. Credit card companies and banks may require you to show the report in order to verify the crime.

Stolen Checks – If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account, your mother’s maiden name is not recommended.

ATM Cards – If your ATM or debit card has been stolen or compromised, report it immediately. Get a new card, account number and password. **DO NOT** use your old password. When creating a password don’t use common numbers like the last four digits of your Social Security Number or your birth date. **PLEASE** remember that debit cards and ATM cards withdraw money directly from your account, and it may take longer to recover your funds.

Fraudulent Change of Address – Notify the local Postal Inspector if you suspect an identity thief has filed a change of address with the post office or has used the mail to commit credit or bank fraud. Find out where fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your own address. You may also need to talk with the mail carrier.

Secret Service Jurisdiction – The Secret Service has jurisdiction over financial fraud. However, they usually don’t involve themselves in cases unless the losses exceed \$10,000 to \$20,000 or you are one of several victims of a fraud ring. To interest the Secret Service in your case, you may want to ask the fraud department of the credit card companies and/or banks, as well as the police investigator, to notify the particular Secret Service agent they work with.

Social Security Misuse – Call the Social Security Administration to report fraudulent use of your Social Security Number. As a last resort, you might want to try to change your number. The Social Security Administration will only change it if you fit the fraud victim criteria. Also order a copy of your Earnings and Benefits Statement and check it for accuracy. Also have them check for any duplicate Social security Cards requested in your name.

Passports – If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

Phone Service – If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password that must be used any time the account is charged. If someone has used your identity to obtain credit, contact your local phone company and request they complete a check by your name and social security number for any additional service ordered in your name fraudulently.

Driver License Number Misuse - You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the Utah Driver's License Division. Put a fraud alert on your license. Complete any complaint form they offer and retain a copy. Send any supporting documents they request and provide any duplicate fraudulent license you are aware of and copies of any police reports you have filed.

Some Final Thoughts...

You should use common sense when using credit cards, checks, and other documents that identify you. First, when you renew your driver's license make certain that your Social Security Number is removed from your driver's license. Never allow medical, dental or other insurers to use your social security number as your member identification number; the same goes for any other institution including colleges. Never provide your personal information, such as Address, Name, Date of Birth, Social Security Number or other identifying information over the phone or over the internet, unless you are REALLY SURE who you are talking to or corresponding with. Shred all documents when you dispose of them, including pre-approved credit cards. Have your checks mailed to the bank or to a Post Office Box. Thieves target mailboxes that contain boxes of blank checks. Only have your name and address on your checks. DO NOT use any identifying information as a PIN number or Password. At least every 6 months run a credit report on you for any unusual activity. AND finally, always report fraud, identity theft and other crimes.

Your identity is valuable property and may be the target of thieves. Your identity has become the target of many thieves. Now burglars target your checkbooks, credit cards, and information just as much as they look for electronics when they break into a home. Drug dealers have given up selling drugs or supplemented their trade through identity theft, which is lucrative for them. Identity thieves watch shopping centers, convenience stores and other areas for women who leave their car without a purse. They then break the window and steal your purse.

Please follow the above suggestions and stay in contact with your law enforcement agency working your case. Also, please use the enclosed LPD ID Theft Record to make and record the necessary notifications. If you are not sure which ones to contact, then it is better to notify them all. Remember to ask the Credit Bureau how long the "Fraud Alert" will remain, because offenders are aware of time limits and often reuse your identity when they are sure the "Fraud Alert" has been removed from your Credit Report.

**Always protect your IDENTITY as you would protect your most valued possession.
When a thief has stolen your identity he has stolen YOU.**

Security Cards requested in your name.

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ID Theft Record

Layton Police Department

Date	Time	Company/Agency	Phone Number	Reference Number	Contactee
National Credit Bureaus					
		Equifax	1-800-525-6285		
		Experian	1-888-397-3742		
		TransUnion	1-800-680-7289		
Governmental Agencies					
		Layton PD	801-497-8300		
		FTC	1-877-IDTHEFT		
		Social Security	1-800-269-0271		
		IRS	1-800-829-0433		
		Driver's License Div.	801-447-8100		
		Layton Post Office	1-800-275-8777		
		USPS Postal Insp.	801-974-2271		
Banks					
Credit Cards					
Check Verification Companies					
		Global Payments	1-800-638-4600 X555		
		Tele-Check	1-800-366-2425		
		CheckCare	1-205-290-4200		
		Certegy	1-800-337-5689		
		Chex System	1-888-478-6536		
Utilities					
		Layton City	801-336-3800		
		Questar	1-800-323-5517		
		Utah Power	801-221-7070		
		Qwest	1-800-244-1111		
Other					
		Credit Card Stop Hotline	1-888-567-8688		

ID THEFT WEBSITES:

- 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.html
- Federal Deposit Insurance Corporation - www.fdic.gov/consumers

Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for the debts incurred by the identity thief, you must provide proof that you didn't create the debt to each of the companies where accounts were opened or used in your name.

A working group composed of credit grantors, consumer advocates and the Federal Trade Commission (FTC) developed this ID Theft Affidavit to help you report information to many companies using just one standard form. Use of this affidavit is optional for companies. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

You can use this affidavit where a **new account** was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. (If someone made unauthorized charges to an **existing account**, call the company to find out what to do.)

This affidavit has two parts:

- **ID Theft Affidavit** is where you report general information about yourself and the theft.
- **Fraudulent Account Statement** is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (**NOT** originals) of any supporting documents (for example, drivers license, police report) you have. Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about

the account(s) or access to them.

Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks of receiving it. Delaying could slow the investigation.

Be as accurate and complete as possible. You *may* choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Please print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank or company that provided the thief with the unauthorized credit, goods or services you describe. Attach to each affidavit a copy of the Fraudulent Account Statement with information only on accounts opened at the institution receiving the packet, as well as any other supporting documentation you are able to provide.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. **Keep a copy of everything you submit for your records.**

If you cannot complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party.

Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

If you haven't already done so, report the fraud to the following organizations:

1. Each of the three **national consumer reporting agencies**. Ask each agency to place a "fraud alert" on your credit report, and send you a copy of your credit file. When you have completed your affidavit packet, you may want to send them a copy to help them investigate the disputed accounts.

■ **Equifax Credit Information Services, Inc.**

(800) 525-6285/ TDD 1-800-255-0056 and ask the operator to call the Auto Disclosure Line at 1-800-685-1111 to obtain a copy of your report.

P.O. Box 740241, Atlanta, GA 30374-0241
www.equifax.com

■ **Experian information Solutions, Inc.**

(888) 397-3742/ TDD (800) 972-0322
P.O. Box 9530, Allen, TX 75013

www.experian.com

■ **TransUnion**

(800) 680-7289/ TDD (877) 553-7803

Fraud Victim Assistance Division
P.O. Box 6790, Fullerton, CA 92634-6790
www.transunion.com

2. The **fraud department at each creditor, bank, or utility/service** that provided the identity thief with unauthorized credit, goods or services. This would be a good time to find out if the company accepts this affidavit, and whether they require notarization or a copy of the police report.

3. Your local **police department**. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you can't get a copy, at least get the number of the report.

4. The FTC, which maintains the Identity Theft Data Clearinghouse – the federal government's centralized identity theft complaint database – and provides information to identity theft victims. You can visit www.consumer.gov/idtheft or call toll-free **1-877-ID-THEFT (1-877-438-4338)**.

The FTC collects complaints from identity theft victims and shares their information with law enforcement nationwide. This information also may be shared with other government agencies, consumer reporting agencies, and companies where the fraud was perpetrated to help resolve identity theft related problems.

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ID Theft Affidavit

Victim Information

(1) My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)

(2) (If different from above) When the events described in this affidavit took place, I was known as

(First) (Middle) (Last) (Jr., Sr., III)

(3) My date of birth is _____
(day/month/year)

(4) My Social Security number is _____

(5) My driver's license or identification card state and number are _____

(6) My current address is _____

City _____ State _____ Zip Code _____

(7) I have lived at this address since _____
(month/year)

(8) (If different from above) When the events described in this affidavit took place, my address was

City _____ State _____ Zip Code _____

(9) I lived at the address in Item 8 from _____ until _____
(month/year) (month/year)

(10) My daytime telephone number is (____) _____

My evening telephone number is (____) _____

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How the Fraud Occurred

Check all that apply for items 11 - 17:

- (11) 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.
- (12) I did not receive any benefit, money, goods or services as a result of the events described in this report.
- (13) My identification documents (for example, credit cards; birth certificate; driver's license; Social Security card; etc.) were stolen lost on or about _____
(day/month/year)
- (14) To the best of my knowledge and 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 or services without my knowledge or authorization:

Name (if known)

Name (if known)

Address (if known)

Address (if known)

Phone number(s) (if known)

Phone number(s) (if known)

Additional information (if known)

Additional information (if known)

- (15) I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.
- (16) Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

(Attach additional pages as necessary.)

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Victim's Law Enforcement Actions

- (17) (check one) I am am not willing to assist in the prosecution of the person(s) who committed this fraud.
- (18) (check one) I am am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
- (19) (check all that apply) I have have not reported the events described in this affidavit to the police or other law enforcement agency. The police did did not write a report. *In the event you have contacted the police or other law enforcement agency, please complete the following:*

_____	_____
(Agency #1)	(Officer/Agency personnel taking report)
_____	_____
(Date of report)	(Report number, if any)
_____	_____
(Phone number)	(email address, if any)
_____	_____
(Agency #2)	(Officer/Agency personnel taking report)
_____	_____
(Date of report)	(Report number, if any)
_____	_____
(Phone number)	(email address, if any)

Documentation Checklist

Please indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (NOT originals) to the affidavit before sending it to the companies.

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

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- (22) A copy of the report you filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

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)

Knowingly submitting false information on this form could subject you to criminal prosecution for perjury.

(Notary)

[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]

Witness:

(signature)

(printed name)

(date)

(telephone number)

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Fraudulent Account Statement

Completing this Statement

- Make as many copies of this page as you need. **Complete a separate page for each company you're notifying and only send it to that company.** Include a copy of your signed affidavit.
- List only the account(s) you're disputing with the company receiving this form. **See the example below.**
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (**NOT** the original).

I declare (check all that apply):

- As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name/Address <i>(the company that opened the account or provided the goods or services)</i>	Account Number	Type of unauthorized credit/goods/services provided by creditor <i>(if known)</i>	Date issued or opened <i>(if known)</i>	Amount/Value provided <i>(the amount charged or the cost of the goods/services)</i>
Example Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	auto loan	01/05/2002	\$25,500.00

- During the time of the accounts described above, I had the following account open with your company:

Billing name _____

Billing address _____

Account number _____

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