



Police Department
City of Desert Hot Springs

65950 Pierson Boulevard, Desert Hot Springs, CA 92240

Phone: (760) 329-2904 Fax: (760) 251-6239

www.cityofdhs.org

Desert Hot Springs Police Department Event #: _____

INFORMATION AND INSTRUCTIONS

This packet should be completed and returned to the Desert Hot Springs Police Department (DHSPD) in order to obtain a police event number related to your identity theft case. To obtain a police event number, call the DHSPD. Once you have completed this packet and returned it to DHSPD, an officer will review the information and assign an event number as appropriate. Please keep track of your event number, as creditors, financial institutions and credit reporting agencies will ask for it.

Make a copy of this packet because it contains information to assist you in the correction of your credit and 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, without which we can not conduct an 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 most likely be required to appear and testify in court.** You will need to complete the dispute letters and provide us with necessary documentation before we can begin an investigation for prosecution.

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 that you provide to the creditors or companies involved in the identity theft.
- Write down all dates, times and the names of the individuals you speak to regarding the identity theft and correction of your credit.

PLACE A FRAUD ALERT ON YOUR CREDIT REPORTS AND REVIEW YOUR CREDIT REPORTS.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company that you call is required to contact the other two, which will place an alert on their versions of your report, too.

- **Equifax:** 1-800-525-6285; www.equifax.com P.O. Box 742241, Atlanta GA 30374-0241
- **Experian:** 1-888-EXPERIAN (888-397-3742); www.experian.com P.O. Box 9532, Allen TX 75013
- **TransUnion:** 1-800-680-7289; www.transunion.com Fraud Victim Assistance Division P.O. Box 6790, Fullerton CA 92834-6790

Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security Number will appear on your credit reports.

There are 2 types of fraud alerts: an initial alert and a security freeze.

- An initial alert stays on your credit report for at least 90 days. You may ask that the initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert would be appropriate if your wallet has been stolen. When you place an initial alert, you're entitled to one free credit report from each of the three nationwide consumer credit reporting companies.
- A security freeze stays on your credit report for seven years. You can have an extended alert placed on your credit report if you have been a victim of identity theft and you provide the consumer reporting company with an identity theft report. When you place an extended alert on your credit report, you are entitled to two free credit reports within 12 months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for prescreened credit offers for five years.

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 cards) 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)
- 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.

To request that they notify retailers who use their database not to accept your checks, call:

- TeleCheck at 1-800-710-9898 or 1-800-927-0188
- Certegy Inc. (previously Equifax Check Systems) at 1-800-437-5120

To find out if the identity thief has been passing bad checks in your name, call:

- SCAN at 1-800-262-7771

To request a consumer report specifically about checking accounts, call:

- Chex Systems Inc. at 1-800-428-9623

STEP 2: 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.
 - Notify the Postal Inspector in you suspect mail theft. Theft of mail is a felony. Go to www.usps.gov/websites/depart/inspect website for further information.
 - If you have a passport, notify the passport office to be on the lookout for anyone ordering a new passport fraudulently. Go to www.travel.state.gov/passport/passort_1738.html for more information.
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STEP 3: 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(s). Some examples include banks, mortgage companies, utility companies, telephone companies, etc. Provide the creditors with the complete Identity Theft Report (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 <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf> . Much of the information in the DHSPD Crime Report Information Packet is the same as is required by the Federal Trade Commission Identity Theft affidavit. **NOTE:** Some creditors, financial institutions, or collection agencies will require victims to complete the FTC affidavit or their own affidavit.

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 and made available to the DHSPD.

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 DHSPD. 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 4: Canadian Lottery Scams and other fraudulent schemes

If your case entails a Canadian Lottery scam or any other type of fraudulent scheme that originated in another country, chances are a task force in Canada may be able to investigate your case.

The name of the task force is called "Phone Busters." The task force is a compilation of multi-police agencies in Canada, which specifically investigate these types of frauds. The task force is also in contact with other law enforcement agencies in other countries that work hand in hand in conjunction with Phone Busters. In fact, if you fall victim of one of these schemes or were contacted by one of these criminals, either by phone, mail or email, Phone Busters will be able to help if your case falls in their venue and area of expertise. Furthermore, Phone Busters would rather deal directly with you (the victim) when you fall victim of one of these crimes.

If your case falls in the above category, please contact Phone Busters directly by phone: 888-495-8501. You may also go online to the Phone Busters' internet website at www.phonebusters.com. See the attachments from the Phone Busters website for your convenience.

IMPORTANT: If your case is a Phone Busters case, **DO NOT** complete the Identity Theft/Fraud Packet and return it to the DHSPD, as the case does not fall into DHSPD's venue for investigation. Feel free to keep that packet as a documentation tool for your convenience.

Sample Dispute Letter

Date

Your Name

Your Address, City, State, Zip Code

Complaint Department

Name of Company

Address

City, State, Zip Code

Dir Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item (identify items(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgement, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be removed (or request another specific change) to correct the information.

Enclosed are copies of **(use this sentence is applicable and describe any enclosed documentation, such as a Police Report, Identity Theft Affidavit, payment records, court documents)** supporting my position. Please investigate **(this/these) matter(s)** and **(delete or correct)** the disputed item(s) as soon as possible.

In addition, pursuant to FACTA as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be **(mailed to me at the address listed above or faxed to the number listed above)**. In addition, please make these records available to the Desert Hot Springs Police Department upon their request.

Sincerely,
Your Name

Enclosures: **(list what you are enclosing)**

Name: _____

Phone Number: _____

ID THEFT AFFIDAVIT

Victim Information

Full Legal Name:	(Last)	(First)	(Middle)
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(If different from above) When the events described in the affidavit took place, I was known as:

(Last)	(First)	(Middle)
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DOB:	Social Security Number:	Driver's License Number:
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Address:	I have lived at this address From: _____ Until: _____
City: State: Zip Code:	

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

Address:	I have lived at this address From: _____ Until: _____
City: State: Zip Code:	

Daytime Phone Number:	Evening Phone Number:
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How the Fraud Occurred

Check all that apply

- 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.
- I did not receive any benefit, money, goods or services as a result of the events described in this report.
- My identification documents (credit cards, birth certificate, driver's license, Social Security card, etc.) were stolen lost on or about _____ (day/month/year).
- To the best of my knowledge and belief, the following person(s) used my information (name, address, date of birth, existing account numbers, etc.) or identification documents to get money, credit loans, goods, or services without my knowledge or authorization.

Name:	Name:
Address:	Address:
Phone Number(s):	Phone Number(s):
Additional Information:	Additional Information:

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

(Attach additional pages as necessary)

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

Name: _____

Phone Number: _____

Victim's Law Enforcement Actions

(Check one) I am am not willing to assist in the prosecution of the person(s) who committed this fraud.

(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.

(Check one) I have have not reported the events described in this affidavit to the police or other law enforcement agency.

(Check one) 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:	Agency #2:
Date of report:	Date of report:
Personnel taking report:	Personnel taking report:
Phone Number:	Phone Number:
Report Number:	Report Number:
Email:	Email:

Documentation Checklist

Please indicate the supporting documents 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.

A copy of a valid government-issued phone-identification card (driver's license, ID card, or passport). If you are under 16 and don't have a phone-ID, you must submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.

Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (rental/lease agreement, utility bill, insurance bill, etc.)

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 the above section. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Signature

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information that 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 constitute a violation of 18 U.S.C. 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

(Signature)

(Date Signed)

(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 affidavit.

Witness: _____

(Signature)

(Name)

(Date)

Name: _____

Phone Number: _____

Fraudulent Account Statement

Completing this Statement

- (1) 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.
- (2) List only the account(s) you're disputing with the company receiving this form. See the example below.
- (3) 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 (the company that opened the account or provided the goods or services)	Account Number	Type of unauthorized credit/goods/services provided by creditor (if known)	Date issued or opened (if known)	Amount/Value Provided (amount charged or cost of goods/services)
<u>Example</u> Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	Auto Loan	01/05/2002	\$25,500.00

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

Billing Name _____

Billing Address _____

Account Number _____

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

CHART YOUR COURSE OF ACTION

Use this form to record the steps that you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

NATIONWIDE CONSUMER REPORTING COMPANIES – REPORT FRAUD

Consumer Reporting Company	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1.800.525.6285			
Experian	1.888.EXPERIAN (397.3742)			
TransUnion	1.800.680.7289			

BANKS, CREDIT CARD ISSUERS AND OTHER CREDITORS (Contact each creditor promptly to protect your legal right.)

Creditor	Address & Phone Number	Date Contacted	Contact Person	Comments

LAW ENFORCEMENT AUTHORITIES – REPORT IDENTITY THEFT

Agency/ Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments