

Shawnee County Sheriff's Office

Identity Theft Victim's Packet

Information and Instructions

This packet is to be completed once you have contacted the Shawnee County Sheriff's Office and obtained a report number related to your identity theft case. Please keep track of your case number as creditors, financial institutions and credit reporting agencies will ask for it. Please provide Shawnee County Sheriff's Office with a copy of the completed Identity Theft Victim's Packet and all correspondence with the above entities. In addition you will be asked to provide a **Personal Password**, of your choosing, that will identify you as the victim when the report is filed. You will need to retain this password to use during any future law enforcement encounters in order to establish yourself as the victim should a question of your identity arise. This password will be entered into the National Crime Information Center (NCIC) for the explicit purpose of identifying you as the reporting party.

My Shawnee County Sheriff's Office Case Number is:

My Personal Password is:

This packet 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. This packet also 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 cannot conduct an investigation for prosecution. *It is important to understand that in the event a suspect is identified and arrested and the case proceeds to court, you, as the victim, may be required to appear and testify.*

It is important to note that even if the suspect(s) 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 the Additional Useful Information section. Do not contact the employer directly as they may warn the suspect employee. It may not be necessary to complete this packet.
- 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 original documents 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 with 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 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 or consent.
- Close all credit card accounts that were used fraudulently.
- Close any accounts accessible by debit card if it has been accessed fraudulently.
- Open 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. ** Some states allow for a **Security Freeze** in which a PIN can be designated on your credit file and must be given in order for credit to be extended. Ask the credit-reporting bureau if your state is participating in the **Security Freeze Program**. **

www.scamsafe.com- provides useful information related to identity theft and indicates which states participate in the **Security Freeze Program**.

www.annualcreditreport.com- provides one (1) 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 Div.
Assist
P.O. box 740256
Atlanta, GA 30374
800-525-6285

TransUnion
Fraud Victim Assistance Dept
P.O. box 6790
Fullerton, CA 92834
800-680-7289

Experian
Nat. Consumer
P.O. box 9530
Allen, TX 75013
888-397-3742

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.consumer.gov/idtheft.com 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(s). Some examples include banks, mortgage companies, utility companies, telephone/ cell phone companies and services, etc. Provide the creditors with the completed **Identity Theft Affidavit** (some businesses may require you use one of their affidavit forms), **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 in addition to the FTC Identity Theft 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 Shawnee County Sheriff's Office.

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 fraudulent accounts. You are then permitted to provide law enforcement with copies of these records you received related to the fraudulent accounts; thereby allowing us to bypass the sometimes difficult and time-consuming process of obtaining subpoenas for the same information. It also will allow you to request that the information be made available to the Shawnee County Sheriff's Office. 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 account(s) to:

Shawnee County Sheriff's Office
320 SE Kansas Ave
Topeka, KS 66603

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit all information at once and avoid sending separate items of information or documentation. Be sure you reference your Shawnee County Sheriff's Office case number on all items submitted. This information can be hand delivered, picked up by an officer, or mailed to the above address.

Additional Useful Information

Other entities you may want to notify of your identity theft to:

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 obtain the address and telephone number of the postal inspector in your area at the United States Postal Service website:

<http://www.usps.com/ncsc/locators/findis.html> 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 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

<http://www.ssa.gov/online/ssa-7004.pdf> .

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 the reporting creditor in writing and include a copy of you Shawnee County Sheriff's Office Offense Report, Identity Theft Affidavit, Letter of Dispute and a copy of the FACTA Law.

SAMPLE DISPUTE LETTER

Date

Your Name

Your Address, City, State, Zip Code

Complaint Department

Name of Company

Address

City, State, Zip Code

Dear 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 item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, 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 to describe any enclosed documentation such as a police report, Identity Theft Affidavit, payment records, etc.) supporting my position. Please investigate this matter 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 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 provided above. In addition, please make these records available to the Shawnee County Sheriff's Office upon their request.

Sincerely,

Your Name

Enclosures: (List what you are enclosing.)

SAMPLE DISPUTE LETTER FOR EXISTING ACCOUNTS

Date

Your Name

Your Address, City, State, Zip Code

Complaint Department

Name of Company

Address

City, State, Zip Code

Dear Sir or Madam,

I am writing to dispute a fraudulent (charge or debit) on my account in the amount of \$____. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as police report or Identity Theft Affidavit) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

In addition, pursuant to FACTA, as a victim of identity theft, I am requesting that you provide me 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 provided above. In addition, please make these records available to the Shawnee County Sheriff's Office upon their request.

Sincerely,

Your Name

Enclosures: (List what you are enclosing.)

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 of the following:

(d) 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, and 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, and 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.

(e) 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 had provided credit to, provided for consideration products, good, or services to, accepted payment from, or otherwise entered into a commercial transaction for consideration with, a person who had 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 (1), 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 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.

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 _____
(month/day/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 (____) _____

How the Fraud Occurred

Check all items 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 certificates; 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

Additional Information

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)

Victim's Law Enforcement Actions

17. (check only one)

I am willing to assist in the prosecution of the person(s) who committed this fraud.

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

18. (check only one)

I am authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

I am NOT authorizing the release of this information to law enforcement for the purposes of assisting them in this 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 information:*

(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).

- 22. A copy of the report 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 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 it contains may be made available to federal, state and/or local law enforcement agencies for such action within their jurisdiction(s) 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 this affidavit.]

Witness:

(signature)

(printed name)

(date)

(telephone number)