



Identity/Financial Theft Information

APPLE VALLEY POLICE DEPARTMENT
CASE FILE # _____

HOW YOUR WALLET CAN HURT YOU

IDENTITY THEFT OFTEN BEGINS WITH YOUR STOLEN WALLET.
For an article in MY GENERATION magazine*, a Los Angeles County Sheriff's Department detective was asked to comment on the contents of a typical wallet. Here's the bottom line: only carry what you must. For example, it's unlikely that you need your Social Security card in your wallet. Account number two eight five six. Essentials probably include your driver's license, ATM card and one credit card. Other cards should be carried only as needed. Keep a record at home of the account numbers and the appropriate phone numbers for each card you habitually carry in case your wallet or purse is lost or stolen. The detective's comments:

CHECKBOOK
Thieves can duplicate the checks using any check program that office stores sell, and then use them at will.

DEPARTMENT STORE RECEIPTS
If the receipt has a credit or debit card number on it, they can use that number to purchase anything anywhere.

MEDICAL-INSURANCE CARDS
Typically the medical record number is the same as your Social Security number, and with that, there's no limit.

MISCELLANEOUS CARDS
Your library card, Voter registration, supermarket, pharmacy, AAA or other travel card and other discount club cards – whatever personal information is on record with the cards can be used to your disadvantage.

DEBIT CARD
If there is a PIN number assigned to it (some don't have them), a thief can empty out your account.

ATM CARD
The thief can request a replacement PIN number, then use it.

VISA CARD
With the card number, the thief can place orders on the web or shop across the country.

DRIVER'S LICENCE
Depending on the state you live or habitually travel in, the thief can probably go to the DMV and get a duplicate made with his picture on it.

SOCIAL SECURITY CARD
Along with a driver's license or other picture ID, the thief can really go down the road!

VIDEO-CLUB CARD
A thief can coerce an unsuspecting employee to release the original application, especially if the thief offers to pay for it. Generally, video stores ask for your Social Security number, credit card number or checking account number.

PHONE CALLING CARD
If a thief sells it on the street, the buyers can bill a couple of thousand dollars on that number, especially if the PIN number is listed on it.

If you find that your wallet or purse is lost or stolen, you could become an identity Theft victim very quickly. Mizou Credit Union has a list of tips, important phone numbers, and websites for you to use immediately. For a copy, just stop by or call your Member Service Rep at any of the three MCU locations. 874-1477 or 800-451-1477.
* Reference: January-February 2002 issue of MY GENERATION magazine, an AARP publication

Identity theft is one of the fastest growing crimes in America, accounting for losses in the billions of dollars every year. The Apple Valley Police Department offers this informational packet for protecting yourself and advice on what to do if it happens to you.

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Identity/Financial Theft: Answers to Victim's Questions

What do I do if my credit cards get stolen?

Contact your credit card company by calling the 1-800 number displayed on your bill and request to have your credit card cancelled. They will then send you a new card with a new account number. You may also go to the following websites:

www.americanexpress.com

www.discovercard.com

www.mastercard.com

www.usa.visa.com

What do I do if my checks or bank account information is stolen?

Close your bank account. Open a new one with a new account number. Tell the bank you want to use a new password for access to your new account — do not use your mother's maiden name or the last four digits of your Social Security number. Report the stolen checks to the check verification companies that stores use. For more information on stolen checks, read *Identity Theft: What To Do When It Happens To You* at www.privacyrights.org/fs/fs17a.htm.

What do I do if my driver's license, learner's permit, or Motor Vehicle Department issued ID card is stolen?

Immediately contact your local DMV office to report the theft. Ask them to put a "fraud alert" on your license. If the thief is using your license as ID, you may want to change your license number. Ask DMV for an appointment. Take a copy of the police report and copies of bills or other items supporting your claim of fraud. You will also need to prove your identity. Take current documents such as a passport, certification of citizenship or naturalization, or U.S. military photo ID. DMV will issue a new driver's license or ID card number when you meet all the requirements. For more information, read *Identity Theft: Have You Been A Victim Of Identity Theft? Dmv Can Help* at www.dmv.ca.gov/pubs/brochures/fastfacts/ffd124.htm.

What if my mail is stolen or my address is changed by the ID thief?

Notify the Postal Inspector if you think the identity thief has stolen your mail or filed a change of address request in your name. To find your nearest Postal Inspector, look in the white pages of the telephone book for the Post Office listing under United States Government, or go to the Postal Inspection Service's website at www.usps.gov/websites/depart/inspect/.

What do I do if I am wrongly accused of a crime committed by an ID thief?

In the case of a false civil judgment, contact the court where the judgment was entered. Report that you are a victim of identity theft. In the case of a false criminal judgment, contact the local U.S. Attorney's Office and the FBI. Ask them for information on how to clear your

name. To find the local field office of the FBI, look in the white pages of the telephone book for the Federal Bureau of Investigation under United States Government, or go to the FBI's website at www.fbi.gov/contact/fo/fo.htm.

What do I do if I am contacted by a debt collector?

Tell the debt collector that you are the victim of identity theft. Say that you dispute the validity of the debt. Say that you did not create the debt and are not responsible for it. Send the collector a follow-up letter saying the same things. Include a copy of your police report and any documents you have received from the creditor. Write that your letter gives notice that a situation of identity theft exists. Send the letter by Certified Mail, return receipt requested. If the debt collector is not the original collector, send your letter within 30 days of receiving the collector's first written demand for payment.

What if I think my Social Security number is being used?

Sometimes an identity thief will use the victim's Social Security number to be able to work. It is a good idea to check your Social Security earnings record to see if the thief is using your number. You may get a copy of your earnings record by calling 1-800-772-1213, or get a *Request For Social Security Statement* (form 7004) at www.ssa.gov/online/ssa-7004.pdf. If the thief is using your Social Security number, call the Social Security Fraud Hotline at 1-800-269-0271, and read *When Someone Misuses Your Number* at www.ssa.gov/pubs/10064.html.

As a victim, what must I do immediately?

1. Report the fraud to the three major credit bureaus.

Phone each of the three credit bureaus and ask them to flag your file with a "fraud alert". Also ask them to add a victim's statement to your credit report. The victim's statement tells creditors to call you to get your approval if they receive requests to open new accounts. Give them a phone number to use to contact you. Ask each credit bureau for a free copy of your credit report. As a victim of identity theft, you have the right to a free report from each credit bureau. For more on what to tell the credit bureaus, read *Identity Theft: What To Do When It Happens To You* at www.privacyrights.org/fs/fs17a.htm. Phone numbers of the three credit bureaus may be obtained through their websites:

www.equifax.com

www.experian.com

www.transunion.com

2. Make a police report.

Under the law of most states, you may report identity theft to your local police department. Ask the police to issue a police report of identity theft. Give the police as much information on the theft as possible. Give them any new evidence you collect to add to your police report. Be sure to get a copy of your police report. You will need to give copies to creditors and the credit bureaus. For more information read *Organizing Your Identity Theft Case* by the Identity Theft Resource Center at www.privacyrights.org/fs/fs17b-org.htm.

3. Request information on fraudulent accounts.

When you file your police report of identity theft, the officer may give you forms to use to request account information from credit grantors. If the officer does not do this you may obtain forms from the Office of Privacy Protection at www.privacyprotection.ca.gov/howto530.8.htm.

Send copies of the completed forms to all creditors where the thief opened or applied for accounts, along with copies of the police report. Give the information you receive from creditors to the investigating officer.

4. Call all the creditors.

Call all creditors for any accounts that the thief opened or used. When you call, ask for the security or fraud department. Creditors may be credit card companies, other lenders, phone companies, utility companies, department stores, etc. Tell them you are an identity theft victim. Ask them not to hold you responsible for charges the thief made. Ask them to close those accounts and to report them to credit bureaus as "closed at customer's request". If you open new accounts, have the accounts set up to require a password or PIN to approve use. Don't use your mother's maiden name or the last four digits of your Social Security number as your password. For more information on what to tell creditors, read *Identity Theft: What To Do When It Happens To You* at www.privacyrights.org/fs/fs17a.htm and Federal Trade Commission's *When Bad Things Happen To Your Good Name* at www.ftc.gov/bcp/online/pubs/credit/idtheft.htm.

5. Review your credit reports carefully.

Look for accounts opened in your name that you did not open. Also, look for charges to your accounts that you did not make, and look for late payments or non-payments that are not yours. Check your name, address and Social Security number. Look at the Inquiries section of the report. Ask the credit bureaus to remove any inquiries from companies holding fraudulent accounts in your name. Ask each credit bureau to remove all information in your credit report that results from the theft. Order new credit reports every three months until your situation has cleared up. You may have to pay \$8 for each report after the first free one.

6. Complete an ID Theft Affidavit.

The Federal Trade Commission's *Id Theft Affidavit* is a form that can help you clear up your records. The Affidavit is accepted by the credit bureaus and by many major creditors. Send copies of the completed form to every creditor where the thief opened accounts in your name. Also send copies to creditors where the thief made charges on your existing accounts, to the credit bureaus and to the police. The *Id Theft Affidavit* form is available on the FTC website at www.consumer.gov/idtheft/affidavit.htm.

7. Write to the credit bureaus.

Write a letter to each credit bureau. Repeat what you said in your initial telephone call (see item #1 above). Send copies of your police report and completed *Id Theft Affidavit*. Remind the credit bureaus that they must remove any information that you, an identity theft victim, say is the result of the theft. Send your letters by Certified Mail, return receipt requested. Keep a copy of each letter.

8. Write to your creditors.

Write a letter to each creditor. Repeat what you said in your telephone call (see item #4 above). Send copies of your police report and the completed *Id Theft Affidavit*. Send your letters by Certified Mail, return receipt requested. Keep copies of your letters. Continue to review your bills carefully and report any new fraudulent charges to the creditor.

9. Start a journal.

Start a detailed journal of events, dates, times, who you spoke with, what was said. Read *How To Organize Your Case* at www.idtheftcenter.org.

10. Identity theft resources.

Federal Trade Commission	www.consumer.gov/idtheft
US Postal Service	www.usps.com/postalinspectors
Secret Service	www.secretservice.gov
Department of Justice	www.usdoj.gov/criminal/fraud/theft
Federal Deposit Insurance Corp	www.fdic.gov/consumers