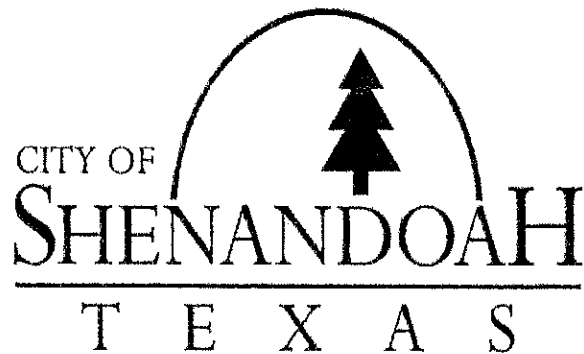




Shenandoah Police Department

29955 IH 45 North
Shenandoah, Texas 77381
281-367-8952 / 281-298-8052 - Fax

IDENTITY THEFT



SHENANDOAH POLICE DEPARTMENT

**IDENTITY THEFT
IF YOU'RE A VICTIM...**

Identity thieves steal personal information, such as credit account numbers, social security numbers or driver's license numbers. Then, they open up accounts in a consumer's name and run up charges on the account. Or, they use the personal information to charge goods and services to a consumer's existing accounts. In other cases, they may work or even be arrested while using the victim's name.

The harm to a consumer's credit and daily life can be devastating. Victims of identity theft often have trouble getting new credit cards or loans because of the damage to their credit ratings.

According to the Identity Theft Data Clearinghouse, the most common types of identity theft are:

- Using or opening a credit card account fraudulently
- Opening telecommunication or utility accounts fraudulently
- Passing bad checks or opening a new bank account
- Getting loans in another person's name
- Working in another person's name

If you suspect that your personal information has been stolen and misappropriated to commit fraud or theft **take action immediately**, and **keep a record of your conversations and correspondence**. Exactly which steps you should take to protect yourself depends on your circumstances and how your identity has been misused.

WHAT YOU SHOULD DO...

There are three basic actions that are appropriate in almost every case:

FIRST *File a police report* with your local law enforcement agency or the police in the community where the identity took place.

Get a copy of the police report in case the bank, credit card company or others need proof of the crime. Even if the police can't catch the identity thief in your case, having a copy of the report can help you when dealing with creditors. You can call the Shenandoah Police Department Records Division at 281-367-8952 to learn how to obtain a copy of the public release section of your report.

SECOND *Immediately* contact the three major credit bureau's fraud departments to report the theft: Equifax, Experian and Trans Union.

Tell them that you're an identity theft victim. Request that a "**Fraud Alert**" be placed on your file, as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. This can help prevent an identity thief from opening additional accounts in your name. At the same time, order copies of your credit reports from the credit bureaus.

Equifax	Experian	Trans Union
1-800-525-6285	1-888-397-3742	1-800-680-7289
P.O. Box 740241	P.O. Box 9532	Fraud Victim Assistance Division
Atlanta, GA 30374-0241	Allen, TX 75013	Fullerton, CA 92634-6790
www.equifax.com	www.experian.com	www.transunion.com

THIRD *Contact creditors immediately* on any accounts that have been tampered with or opened fraudulently.

Creditors can include credit card companies, phone companies and other utilities, as well as banks and other lenders. Ask to speak with someone in the security or fraud department of each creditor and follow-up with a letter. It's particularly important to notify credit card companies in writing because that's the consumer protection procedure that law spells out for resolving errors on credit card billing statements.

Immediately close accounts that have been tampered with and open new ones with new Personal Identification Numbers (PIN's) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your social security number, your phone number or a series of consecutive numbers.

WHO YOU SHOULD CALL...

Other Government Authorities that investigate the allegation of Identity Theft are:

The Texas Attorney General's Office 1-800-621-0508	www.oag.state.tx.us
Consumer Protection Division	
P.O. Box 12548	
Austin, TX 78711-2548	

The Federal Trade Commission
Dallas Regional Office
100 N. Central Expressway
Suite 500
Dallas, TX 75201

1-877-438-4338 (Theft Hotline)

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Ave. NW
Washington DC 20580

www.consumer.gov/idtheft

Social Security Administration

1-800-269-0271

US Postal Inspectors

1-800-372-8347

In addition, the Federal Trade Commission web page [www.consumer.gov/idtheft] has some excellent information including examples of affidavits, letters, and access to publications such as "ID Theft, When Bad Things Happen to Your Good Name." This publication answers many additional questions and offers solutions / avenues to begin the steps for recovery of victim's of identity theft and/or credit card abuse.

If your checks have been fraudulently used, please contact the following organizations:

Check Rite	1-800-766-2748
Equifax-Telecredit	1-800-437-5120
NPC	1-800-526-5380
Tele-Check	1-800-366-2425
Chex Systems	1-800-328-5121

IDENTITY CRIME INCIDENT DETAIL FORM

Please fill out this form and return it to the Shenandoah Police Department as soon as possible, or bring it to the meeting with the detective assigned to your case. The information you provide will be used to understand what occurred, organize the investigative case, determine where evidence might be found, develop a theory of how the identity crime occurred, and determine what financial institutions should be contacted in the course of the investigation. It is strongly recommended that you make a copy of this completed form for your records.

When you meet with the detective please bring: all account statements, letters, correspondence, phone records (home, cellular), credit reports, and any other documents regarding this case

REMEMBER: Keep a detailed log of all your correspondence and contacts since realizing you were the victim of identity crime. Log date, time, phone number, name of company and person you spoke with.

Date this form was completed: _____

Name _____

First Middle Last
Social Security Number _____ Driver's License #
_____ ST _____

Date _____ of _____ Birth _____

Home _____ Address _____

City, _____ ST _____ ZIP _____

Home Telephone Number _____ (_____) _____ Cell Phone _____ (_____)

Pager _____ (_____) _____ address _____

Email _____ address _____

Employer _____

Work _____ Address _____

City, _____ ST _____ ZIP _____

Work Telephone Number _____ (_____) _____

What is the best time to reach you at home? _____ AM PM

1. How did you become aware of the identity crime?

Found fraudulent charges on my credit card bill.

Name _____ of _____ credit _____ card(s) _____

Found fraudulent charges on my cellular phone bill.

Name _____ of _____ company _____

Received bills for account(s) I did not open.

Name _____ of _____ account(s) _____

Found irregularities on my credit report.

Was contacted by a creditor demanding payment.

Name _____ of _____ creditor _____

Was contacted by a bank's fraud department regarding charges.

Name

of

bank

Was arrested had a warrant issued a complaint filed in my name for a crime
I did not commit. Check one.

Was sued for a debt I did not incur.

Name

of

company

Was denied employment

Received a legal filing I did not file, such as a bankruptcy.

Was denied a loan.

Was denied credit.

2. On what date did you first become aware of the identity crime?

3. On what date did the fraudulent activity begin?

6. What documents and identifying information were stolen and/or compromised?

Credit cards

Name of bank(s) issuing card(s)

ATM card

Name of bank(s) issuing card(s)

Checks and/or checking account number

Name of bank(s)

Bank account password(s) or 'secret words' (eg. mother's maiden name)

Savings account passbook or number

Name of bank(s)

Brokerage or stock accounts

Name of band(s) or broker(s)

Passport

Name of country issuing passport

Driver's license or license number

Name of state issuing license

State identity card or identity number

Name of state issuing card

Social security card or number

Birth certificate

Name of state & municipality issuing birth certificate

Other

Describe _____

Unknown

7. To the best of your knowledge - at this point, what identity crimes have been committed? Check all that apply.

- Making purchase(s) using my credit cards or credit card numbers without authorization
- Opening new credit card accounts in my name
- Opening utility and/or telephone accounts in my name
- Opening new bank accounts in my name
- Unauthorized withdrawals from my bank account(s)
- Unauthorized access to my securities or investment account(s)
- Obtaining government benefits in my name
- Obtaining employment in my name
- Obtaining medical services or insurance in my name
- Check fraud
- Passport/visa fraud
- Evading prosecution for crimes committed by using my name or committing new crimes under my name
- Other
Describe _____

8. To assist law enforcement in pinpointing when and by whom your information was compromised, it is of value to retrace your actions in recent months with regard to your personal information. This information is not solicited to "blame the victim" for the crime, instead will be used to further the investigation towards whom might have stolen your personal or financial identifiers.

Which circumstances and activities listed below have occurred in the last six (6) months? Include activities done by you, and on your behalf by a member of your family or friend.

- Carried Social Security card in my wallet
- Carried my bank account passwords, PINs, or codes in my wallet
- Gave out my Social Security Number

To _____ whom?

- My password or PIN was given to someone else
 - My mail was stolen
- When? _____

I was away from residence, and my mail was held at the post office or collected by someone else.

- I traveled to another location outside my home area (whether business or pleasure)
Where did you go and when?

- Mail was diverted from my home (either by forwarding order or in a way unknown to you)
- I did not receive a bill as usual (e.g. credit card bill failed to come in mail)
Which _____ bill?

- A new credit card I was supposed to receive did not arrive in the mail as expected
Which _____ credit _____ card?

Bill payments were left in an unlocked mailbox for pickup by the postal service

Service people were in my home

Which company and when?

Documentation with my personal information was thrown in the trash without being shredded

Credit card bills, pre-approved credit card offers, or credit card "convenience" checks in my name were thrown out without being shredded

My garbage was stolen or gone through

My ATM receipts and/or credit card receipts were thrown away without being shredded

My home was burglarized

My car was stolen or burglarized

My purse or wallet was stolen

My checkbook was stolen

My personal information was provided to a service business or non-profit group (e.g. gave blood, donated money, took out insurance, saw a financial planner.

Please list all

My credit report was queried by someone claiming to be a legitimate business interest

Name of person(s) or business

I applied for credit and/or authorized a business to obtain my credit report (e.g. shopped for a new car, applied for a credit card, refinanced a home, etc.)

Please list all

My personal information is available on the Internet such as an "open directory," "white pages," genealogy web site, or college reunion web site.

Please list all

A legitimate purchase was made where my credit card was out of my sight

My personal information was given to a telemarketer or a telephone solicitor

Please list all

My personal information was given to a door-to-door salesperson or charity fundraiser

Please list all

My personal information was given to enter a contest or claim a prize I had won

Please list all

A charitable donation was made using my personal information

A new bank account or new credit card account was legitimately opened in my name

I refinanced my house or property

Please list all

A legitimate loan was applied for or closed in my name

A legitimate lease was applied for or signed in my name

A license or permit was applied for legitimately in my name

- Government benefits were applied for legitimately in my name
- My name and personal information were mentioned in the press (i.e. newspaper, magazine, web site)

12. Do your checks have your Social Security number or Driver's License number imprinted on them?

Yes No

If yes, please list all retailer's where checks have been tendered.

13. Have you, or any retailer, written your Social Security number or Driver's License number on any checks in the last six months?

Yes No

If yes, please list all instances and retailer names.

14. Do you own a business(es) that may be affected by the identity crime?

Yes No

If yes, please list name(s) of business(es).

15. Do you have any information on a suspect in this identity?

Yes No

If yes, how do you believe the theft occurred?

16. Please list all the banks that you have accounts with. Please indicate (Y or N) the accounts that have fraudulent charges.

Bank Name	Type of Account (checking, savings, brokerage, pension, etc.)	Account Number	Fraudulent Charges Y/N

17. Please list all the credit card companies and banks that you have credit cards with. Please indicate (Y or N) the accounts that have fraudulent charges.

Bank or Credit Card Company Name	Type of Account (credit, debit)	Account Number	Fraudulent Charges Y/N

18. Please list all the utility companies you have accounts with. Please indicate (Y or N) the accounts that have fraudulent charges.

Utility Company Name	Type of Account (electric, phone, etc.)	Account Number	Fraudulent Charges Y/N

19. Please list all the financial institutions with which you have loans, leases, and mortgages. Please indicate (Y or N) the accounts that have fraudulent charges.

Company Name	Type of Account (loan, lease, mortgage)	Account Number	Fraudulent Charges Y/N

20. Please list any merchants who you have credit accounts with such as department stores or retailers. Please indicate (Y or N) the accounts that have fraudulent charges.

Merchant Name	Type of Account (credit, revolving)	Account Number	Fraudulent Charges Y/N

21. Please list any other financial institutions where fraudulent accounts were opened in your name or using your personal identifiers.

22. Please list any documents fraudulently obtained in your name. Example: driver's license, social security card, birth certificate, etc.

23. Have you contacted the following organizations and requested a Fraud Alert be put on your account? For each item checked, please include date notified.

<input type="checkbox"/> Equifax	Date	Notified
<input type="checkbox"/> TransUnion	Date	Notified
<input type="checkbox"/> Experian	Date	Notified
<input type="checkbox"/> Your bank	Date	Notified
Name(s) _____		
<input type="checkbox"/> Department of Motor Vehicles	Date	Notified
<input type="checkbox"/> Social Security Administration	Date	Notified

Other

24. Have you requested a credit report from any of the three credit bureaus? Check all that apply.
If checked, please attach a copy of the credit report to this form.

- Equifax
- TransUnion
- Experian

25. Have you contacted any financial institution concerning either legitimate or fraudulently opened accounts?

Yes No

If yes, please list below:

Name of Financial Institution	Phone Number	Your Contact Person