



FRAUD PACKET

IDENTITY THEFT / CHECK FORGERY / CREDIT CARD FRAUD ACCOUNT FRAUD PACKET INSTRUCTIONS

This packet should **ONLY be completed if you are a victim of Identity Theft, Credit Card Fraud, Check Forgery or Account Fraud **and** you have already obtained a police report number from the Mesa Police Department. If you are a victim of one of these types of crimes and you have not filed a report with the Mesa Police Department, you can do so by calling 480-644-2211.

Once you obtain a police report number, please complete this packet entirely and promptly return it to: **Mesa Police Department, Attention Document Crimes, P.O. Box 1466, Mesa, AZ 85211**. The requested information is **REQUIRED** to assist detectives in the investigation of your case.

PLEASE **REMOVE PAGES 1 THROUGH 6** BEFORE SUBMITTING THIS PACKET. PLEASE RETURN THE REMAINDER OF THE PACKET, AFTER MAKING A COPY FOR YOUR RECORDS.

These pages include the instructions for completing this packet and helpful information for contacting agencies such as the three major credit reporting agencies and the Federal Trade Commission. The pages also include information on your rights as a victim and may be useful even if you do not wish to assist in prosecution and are only trying to correct your credit.

BEFORE RETURNING THIS PACKET, IT **MUST** BE NOTARIZED AND YOU **MUST** INCLUDE **COPIES** OF ALL PERTINENT DOCUMENTATION TO SUPPORT YOUR CLAIM THAT A CRIME HAS BEEN COMMITTED (EXAMPLES: BANK STATEMENTS, CHECK COPIES (FRONT & BACK), CREDIT CARD STATEMENTS, LETTERS FROM CREDITORS, AFFIDAVITS OF FORGERY/FRAUD, LETTERS FROM THE IRS, CREDIT REPORTS, ETC.). **DO NOT** INCLUDE ORIGINAL DOCUMENTS, AS THESE ITEMS WILL NOT BE RETURNED.

IF THE PACKET IS NOT COMPLETED ENTIRELY OR MISSING SUPPORTING DOCUMENTATION, THE PACKET WILL BE RETURNED TO YOU AND YOUR CASE WILL **NOT** BE INVESTIGATED UNTIL THE PACKET IS RETURNED COMPLETED.

YOU **MUST** BE WILLING TO PROSECUTE FOR AN INVESTIGATION TO BE CONDUCTED.

IDENTITY THEFT VICTIM INFORMATION

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. 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 cannot conduct an investigation for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily desire prosecution; therefore, we request that you only submit this packet if you desire 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 in court and testify.*

In identity theft cases it is difficult to identify the suspect(s), as they often use inaccurate information such as names, addresses, and phone numbers. Often the cell phones that identity thieves use are non-traceable prepaid phones or were opened with fraudulent information. Frequently the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or internet.

*****It is important to note that even if the suspect cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit.***** Furthermore, when you report your identity crime to the Mesa Police Department, all of the relevant information from your case is entered into our database, which will allow us to cross-reference your report with potential suspects who are involved or arrested in other cases.

NOTE:

- If your personal information is being used for employment, please see the section for contacting the Social Security Administration under Additional Useful Information. **DO NOT** contact the employer as they may warn the suspect employee. If you were notified of the activity by the IRS, please keep in mind that the information is often at least 2 years old and we may be unable to investigate the matter due to the length of time that has elapsed.
- If your personal information was used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime.

HELPFUL HINTS:

- Do not provide originals and be sure to keep copies of everything you provide to the companies involved in the identity theft.
- Write down all dates, times, and names of individuals you speak with regarding the identity theft.

STEP 1 - CONTACT THE THREE MAJOR CREDIT REPORTING BUREAUS

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 subsequently the PIN must then be given in order for credit to be extended. Ask the credit reporting bureau if your state is participating in the Security Freeze program.***

The following is a list of the three major credit reporting bureaus:

Equifax	TransUnion	Experian
Consumer Fraud Division	Fraud Victim Assistance Department	National Consumer Assist
800-525-6285	800-680-7289	888-397-3742
PO Box 740256	PO Box 6790	PO Box 9530
Atlanta, GA 30374	Fullerton, CA 92834	Allen, TX 75013

www.annualcreditreport.com - provides one free credit report, per credit bureau agency, per year, with subsequent credit report available at a nominal fee.
www.worldprivacyforum.org- provides useful information related to identity theft and indicates which states participate in the Security Freeze program.

STEP 2 - FILE A REPORT WITH THE FEDERAL TRADE COMMISSION

You can go online to file an identity theft complaint with the FTC at www.ftc.gov or by calling 1-877-IDTHEFT. Additional useful information regarding identity theft can be found on their website as well, such as sample dispute letters and fraud affidavits.

STEP 3 - CONTACT CREDITORS INVOLVED IN THE IDENTITY THEFT BY PHONE AND IN WRITING

This step involves contacting all of the companies or institutions that provided credit or opened new accounts using your personal information by a suspect(s). Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide creditors with a letter of dispute, an Identity Theft affidavit, and a copy of the FACTA Law (see page 6). Creditors often have their own fraud affidavit they will require you to complete. If the creditor does not have an affidavit that they require you to complete, one can be found online at www.ftc.gov.

You can also find examples of letters of dispute on this website. Your letter of dispute should request copies of any and all records related to the fraudulent accounts be provided to you and made available to the Mesa Police Department.

FACTA (Fair and Accurate Credit Transactions Act) 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 allows you to request the information be made available to the Mesa Police Department. (For additional details, see page 6.)

STEP 4 - SUBMIT PAGES 7 THROUGH 10 OF THIS PACKET AND COPIES OF ALL INFORMATION AND RECORDS OBTAINED RELATED TO THE IDENTITY THEFT/FORGERY/CREDIT CARD FRAUD/ACCOUNT FRAUD.

To avoid confusion, be sure to reference your police report number on this packet and on all copies submitted. The information can be hand delivered or mailed to:

**Mesa Police Department
ATTN: Metro Resources Division
Document Crimes Detail
P.O. Box 1466
Mesa, AZ 85211-1466**

If your packet is not entirely complete or does not contain copies of the related records, your case will not be investigated and your packet will be returned to you to complete.

ADDITIONAL USEFUL INFORMATION

Other entities you may want to report 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 for your area 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 Benefits Estimate (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/>.*
- ✓ **STATE DEPARTMENT** - *If your passport has been stolen, notify the passport office in writing. You can obtain additional information from the State Department's website at <http://travel.state.gov> or by calling 1-877-487-2778.*

CREDIT CARD OR BANK ACCOUNT FRAUD VICTIM INFORMATION

If you are a victim of **BANK ACCOUNT FRAUD** (meaning your savings or checking **account number** has been compromised in anyway, such as used to print checks with someone else's information as the account holder) on an existing checking or savings account, you should do the following:

- Close the account that was used fraudulently immediately. If your account number has been compromised, the only way to prevent additional fraud is to close the account. (Placing stop payments on checks only prevents the specific check numbers you place the stop on from being cashed and is usually only good for 6 months.)
- Review your account and dispute any unauthorized transactions on the account immediately. Financial institutions do require that you notify them within a set time frame to be eligible for reimbursement.
- Obtain copies of the front and back of any fraudulent checks that were negotiated against your account.
- Open new accounts and request to place a password on the account to prevent anyone from making unauthorized withdrawals from the account.

If your **DEBIT CARD** number that is linked to your checking or savings account has been lost, stolen, or compromised, you should do the following:

- Notify your financial institution to have the involved debit card closed immediately. It is often not necessary to close your entire account if only your debit card number has been compromised, since the card does not contain your account number.
- Ask your financial institution to issue a new debit card number and PIN number.
- Review your account and dispute any unauthorized charges made using the compromised debit card immediately. Financial institutions do require that you notify them within a set time frame to be eligible for reimbursement.

If your **CREDIT CARD** number has been lost, stolen, or compromised, you should do the following:

- Notify your credit card company and request the account to be closed.
- Review your account and dispute any unauthorized transactions on the account immediately.

If your **CREDIT CARD CHECKS** were stolen and forged, you should do the following:

- Notify your credit card company and request the account to be closed to prevent additional fraudulent transactions.

- Review your account and dispute any unauthorized transactions on the account immediately and obtain copies of the front and back of all fraudulent checks.

FACTA (Fair and Accurate Credit Transactions Act) INFORMATION

The Fair and Accurate Credit Transactions Act (FACTA) is an amendment to the Fair Credit Reporting Act, which was signed on December 4, 2003. The purpose of the amendment was to prevent identity theft and improve resolution of consumer disputes. Congress sought to provide victims with easy access to reliable information regarding the steps they should take to deal with identity theft.

FACTA requires business entities that provide credit to comply with certain rules and procedures with respect to reported cases of identity theft. The business entity must supply a copy of the business records that led to the fraudulent transaction(s) within 30 days after receipt of a request from a victim at no charge to the victim. The victim and any authorized federal, state, or local law enforcement agency investigating the identity theft may receive the records.

In order to receive a copy of the business records, the victim must provide the following to the business entity:

1. Proof of Identification (unless the business entity has a “high degree of confidence” in the identity of the victim):
 - a. Government-issued identification card;
 - b. Personal identifying information similar to what was provided to the business entity by the unauthorized person; and
 - c. Information the business entity typically requires from new applicants.
2. Proof of a Claim of Identity Theft;
 - a. A copy of a police report evidencing the claim;
 - b. A copy of a standardized affidavit of identity theft developed and made available by the FTC; or
 - c. An affidavit of fact acceptable by the entity for that purpose.

The request of the victim shall be in writing, mailed to the address specified by the entity, and include all information related to transactions that resulted in identity theft, if known by the victim including date or account or transaction number.

The business entity may decline to provide the information if it determines in good faith that:

- a. It does not have a high degree of confidence in knowing the true identity of the individual requesting the information;
- b. The disclosure of information is not required;
- c. The request for the information is based on a misrepresentation of fact by the individual requesting the information; or
- d. The information is “internet navigational data” about a visit to a website.

**PLEASE COMPLETE ALL APPLICABLE SECTIONS COMPLETELY.
RETURN PAGES 7 THROUGH 10 AFTER MAKING COPIES FOR YOUR RECORDS.
If additional space is needed for any section, please attach additional pages.**

Name (first, middle, last) _____

Social Security Number _____

Date of Birth _____ Driver's License # _____

Home Address _____

Phone # _____ Alternate Phone # _____

Employer Name _____

To the best of your knowledge, what type of crime has been committed against you (check all that apply)?

___ obtaining employment using my personal information, such as my social security #

___ opening new credit card accounts using my personal information

___ taking out unauthorized loans using my personal information

___ opening bank accounts using my personal information

___ opening utility accounts using my personal information (e.g.; water, electric, cable, phone)

___ evading prosecution for crimes committed by using my personal information

___ my debit/credit card numbers were used for unauthorized purchases

___ my checking account number was used on fraudulent checks

___ my checks were lost/stolen and my signature was forged

___ checks that I wrote previously have been altered and cashed

___ unauthorized withdrawals were made from my bank account

___ other (describe) _____

What date did you become aware of the crime committed against you? _____

How did you become aware of the crime committed against you?

___ found fraudulent charges on my statement/bill (**include copies of statements from all compromised accounts with fraudulent transactions notated**)

___ found fraudulent or forged/altered checks cleared or attempted to clear your account (**include copies of the front and back of all involved checks**)

___ was contacted by my bank's fraud department regarding suspicious charges

___ was notified when attempting to open an account that an account already existed with my social security number that I did not open (**obtain and include copies of your credit report**)

___ was notified by DES or the IRS that income was earned under my SS# (**if notified by the IRS, include copies of wage earnings statement from them**)

___ received bills for an account(s) I did not open (**include copies of bills**)

___ was contacted by a creditor or collections agency demanding payment (**obtain proof of the account from the creditor or collection agency and provide copies**)

___ found irregularities on my credit report (**include copies of credit report**)

___ was arrested, had a warrant issued, or a complaint filed in my name for a crime I didn't commit (Which agency?) _____

___ had my license suspended for actions I did not commit

___ other (please explain) _____

Were any of the following identifying documents lost/stolen or compromised (mark all that apply)?

___ driver's license or state identification card

___ passport (List issuing country _____)

___ social security card or number

___ birth certificate

___ resident alien card, green card, or other immigration documents

MESA POLICE DEPARTMENT REPORT # _____

___ debit card or debit card number(s). List bank name, account #, and compromised card # _____

___ credit card or credit card number(s). List bank name and account # _____

___ bank account #(s) or checks. List bank name and account # _____

___ other; describe _____

Do you have suspect information in the crime committed against you? ___ Yes ___ No

If you marked yes, please describe, in detail, the information you have. _____

To help assist us in possibly determining when and by whom your information was compromised, please mark any of the following that are applicable.

___ carried my social security card in my wallet/purse

___ carried bank account passwords or PIN in my wallet/purse

___ my incoming or outgoing mail was stolen (approximate date of theft _____)

___ I did not receive a bill as usual (e.g.; a credit card bill failed to come in the mail)

___ I mailed a check(s) that was not cashed by the payee listed on the check

___ I went away and my mail was held at the post office or collected by someone else

___ my address was changed with the post office without my knowledge

___ my wallet/purse was stolen

___ my checkbook was stolen

___ my home or vehicle was burglarized

___ my password on PIN was given to someone else (who _____)

MESA POLICE DEPARTMENT REPORT # _____

___ credit card bills, pre-approved credit offers, or credit card convenience checks were thrown away without being shredded

___ documentation with my personal information was thrown away without being shredded

___ service people were in my home (company name _____)

___ other (Please be specific such as: released personal information over the phone when you did **not** initiate the call, etc.) _____

ID THEFT/FORGERY/CREDIT CARD FRAUD/BANK ACCOUNT FRAUD AFFIDAVIT

***** THIS AFFIDAVIT MUST BE NOTARIZED *****

Please answer all of the following questions.

Did you authorize anyone to use your name or personal information to seek employment, money, credit, loans, goods, or services? Yes ___ No ___

Did you receive any benefit, money, goods, or services as a result of the crime committed against you? Yes ___ No ___

I **AM** willing to assist in the prosecution of the person(s) who committed the crime against me, even if the suspect is known to me? Yes ___ No ___

If you have reported this crime to a law enforcement agency, other than the Mesa Police Department, please provide the following information:

Agency Name _____

Date of Report _____ Report # _____

I certify, that to the best of my knowledge and belief, all of 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 as deemed 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 a fine or imprisonment, or both.

(Signature)

(Date)

MESA POLICE DEPARTMENT REPORT # _____

State of _____)

County of _____)

This instrument was acknowledged before me

this ____ day of _____, 20____,

by _____,

(Notary Seal)

Notary Public