

# **Templeton Police Department**

33 South Road, Templeton Massachusetts 01468  
Phone 978-939-5638 Fax 978-939-2042

## **Identity Theft Packet**

This Packet will provide victims with a list of resources and instructions when dealing with an identity theft situation. The Templeton Police Department will assist victims associated with this crime, but unfortunately, the victims themselves are burdened with resolving their own credit problems. Victims of identity theft must act quickly and assertively to minimize the damage to their good name and credit history.

When dealing with the authorities and financial institutions, try to keep a log of all your conversations, including dates, times, names, and phone numbers. In this packet, there will be a worksheet for your convenience when logging this contact information. There will also be an id theft affidavit supplied by the Federal Trade Commission, which has been adapted by all financial and credit institutions when filing fraudulent activities to your personal accounts.

**If you find that you are a victim of identity theft, the Templeton Police Dept urges you to take the following steps immediately:**

# Identity Theft Victim Worksheet

***CREDIT BUREAUS***-Request a fraud alert be placed in your file and a victim's statement asking that creditors call you before opening any new accounts, or changing your existing accounts. Ask for a free copy of your credit report (if inaccurate due to fraud).

Bureau	Phone Number	Date Contacted	Contact Person	Notes
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			

***BANKS, CREDIT CARDS, OTHER CREDITORS***-Contact each creditor promptly, then follow up with a letter to protect your legal rights. Check for fraudulent charges and/or changes-of-addresses. Close the accounts that have been compromised and open new ones, being sure to use different, non-obvious PIN's and Passwords.

Creditor	Address/Phone	Date Contacted	Contact Person	Notes

***LAW ENFORCEMENT AUTHORITIES***-File a Police Report and keep a copy of it to use as proof of the crime when dealing with creditors. Also contact the Federal Trade Commission and file a claim in regards to your case.

Agency/Dept	Phone #	Date Contacted	Contact Person	Report # /Notes
Templeton PD	1-978-939-5638			
MA State Police	1-508-820-2370			
MA R.M.V.	1-800-858-3926			
US Postal Inspector	1-617-556-4400			
Federal Trade Comm	1-877-438-4338			
Social Security Admin	1-800-269-0271			

***PUBLIC UTILITIES*** – Request a security password be placed in your account file and make sure these utilities understand your dilemma.

<b>Company</b>	<b>Phone #</b>	<b>Date Contacted</b>	<b>Contact Person</b>	<b>Notes</b>
Electric				
Phone Service				
Heating				
Cable Service				

# Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for the debts incurred by the identity thief, you must provide proof that you didn't create the debt to each of the companies where accounts were opened or used in your name.

A working group, composed of credit grantors, consumer advocates, and the Federal Trade Commission (FTC), developed this ID Theft Affidavit to help you report information to many companies, using just one standard form. Use of this affidavit is optional for companies. While many companies accept this affidavit, others require that you submit more, or different, forms. Before you send the affidavit, contact each company to find out if they accept it.

You can use this affidavit where a **new account** was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. (If someone made unauthorized charges to an **existing** account, call the company to find out what to do.)

This affidavit has two parts:

**\*\*ID Theft Affidavit** is where you report general information about yourself and the theft.

**\*\*Fraudulent Account Statement** is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents you may have. For example, send a copy of your driver's license, Police Report, etc. Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.

**COMPLETE THIS AFFIDAVIT AS SOON AS POSSIBLE.** Many creditors ask that you send it within two weeks of receiving it. Delaying could slow the investigation.

**BE AS ACCURATE AND COMPLETE AS POSSIBLE.** You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt.

**PLEASE PRINT CLEARLY**

When you have completed the affidavit neatly and accurately, mail a copy to each creditor, bank or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach to each affidavit, a copy of the Fraudulent Account Statement, providing information only on the accounts opened at the institution receiving the packet, as well as any other supporting documentation you are able to provide.

**SEND THE APPROPRIATE DOCUMENTS TO EACH COMPANY BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED.** This will provide you with proof that the document(s) were received by a specific company. The companies will review your claim and send you a written response telling you the outcome of their investigation.

**KEEP A COPY OF EVERYTHING YOU SUBMIT FOR YOUR RECORDS!**

If you cannot complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the specified company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party.

***COMPLETING THIS AFFIDAVIT DOES NOT GUARANTEE THAT  
THE IDENTITY THIEF WILL BE PROSECUTED OR THAT THE  
DEBT WILL BE CLEARED.***

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

If you haven't already done so, report the fraud to the following organizations:

1. Each of the three **national consumer reporting agencies**. Ask each agency to place a "fraud alert" on your credit report, and send you a copy of your credit file.

When you have completed your affidavit packet, you may want to send them a copy to help them investigate the disputed accounts.

**\*\*Equifax Credit Information Services, Inc.**

(800) 525-6285 / TDD 1-800-255-0056 and ask the operator to

call the

Auto Disclosure Line at 1-800-685-1111 to obtain a copy of your

report.

Address: P.O. Box 740241, Atlanta, GA 30374-0241

[www.equifax.com](http://www.equifax.com)

**\*\*Experian Information Solutions, Inc.**

(888) 397-3742 / TDD 1-800-972-0322

Address: P.O. Box 9530, Allen, TX 75013

[www.experian.com](http://www.experian.com)

**\*\*TransUnion**

(800) 680-7289 / TDD 1-877-553-7803

Ask for Fraud Victim Assistance Division

Address: P.O. Box 6790, Fullerton, CA 92634-6790

[www.transunion.com](http://www.transunion.com)

2. The **fraud department at each creditor, bank, or utility/service** that provided the identity thief with unauthorized credit, goods, or services. This would be a good time to find out if the company accepts this affidavit, and whether they require notarization, or a copy of the police report.
3. Your local **Police Department**. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts, or removing inaccurate information from your credit reports. If you can't get a copy, at least get the number of the report.
4. **The Federal Trade Commission (FTC)**, which maintains the Identity Theft Data Clearinghouse (the federal government's centralized identity theft complaint database), and provides information to identity theft victims. You can visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call toll-free 1-877-ID-THEFT (1-877-438-4338).

The FTC collects complaints from identity theft victims and shares their information with law enforcement agencies nationwide. This information also may be shared with other government

agencies, consumer reporting agencies, and companies where the fraud was perpetrated to help resolve identity theft related problems.