

Resources for Victims of IDENTITY THEFT



HENNEPIN COUNTY CHIEFS OF POLICE

and

HENNEPIN COUNTY ATTORNEY'S OFFICE



Fraud and financial crimes are a form of theft that occur when a person or entity takes money or property, or uses them in an illicit manner, with the intent to benefit financially. These crimes typically involve some form of deceit, subterfuge or the abuse of a position, of trust, which distinguishes them from theft or robbery.

If you are the victim of identity theft

Identity theft is the fastest growing crime in the US and around the world. Your local law enforcement agencies in Hennepin County recognize the seriousness of identity theft and the unique challenges this crime presents for victims. In an effort to assist you, we have created this packet which includes step-by-step information and copies of forms that will assist you in the process. We hope you find this to be a helpful tool in reporting the theft of your identity and stopping criminals from accessing and using your information.

The most important and most immediate action for you to take is to close any accounts that are being fraudulently used and stop new accounts from being opened in your name.

Where Should the Police Report Be Filed?

- If your identity is stolen from you and you do not know where it occurred, file the report in the city in which you live.
- If your purse or wallet was stolen and you know where it occurred, file the report in that city.
- The use of your personal information, including your checks and credit/debit cards, could happen throughout the metropolitan area or even out of state. You do not need to file reports with all those agencies. You only need to file the original report.
- If the fraudulent use of your personal information occurs in a city in Hennepin County we will follow up on the information. Since the use of stolen items often occurs in multiple jurisdictions, and at times out of the state, the agency that takes your original report will attempt to do as much of the investigation as possible. There may be times when your case needs to be referred to another agency. If that happens, the police agency you initially reported it to will keep you informed.

Steps To Take as a Victim of Identity Theft

As a victim of an identity theft, you will need to take the following steps to begin the process of closing accounts and placing alerts:

- File a report of the theft, which you are doing now. You will be given a case number. This case number will be needed by every credit bureau you contact and for every account you will be closing.
- Contact the accounts that have been compromised and close them, this includes credit cards, checking accounts, and any other type of financial account. This is your responsibility and the sooner you do this, the sooner the suspect will be unable to use your identity and continue stealing from you and/or other businesses.

If you have accounts that were not compromised yet but the information was stolen, you should close them and re-open the accounts with new numbers or at minimum request a pass code.

- Next, contact the credit bureaus below and place a **"FRAUD ALERT"** on your social security number or any other family member's number that may have been taken. This will help stop anyone from opening new accounts in you or your family member's names. This important step has helped many victims from suffering additional fraud. The three major credit bureaus to report to are:

- **Trans Union**

PO Box 6790

Fullerton, CA 92834-6790

1-800-680-7289

<http://www.transunion.com/securityFreeze.page>

- **Experian**

PO Box 9532

Allen, TX 75013

1-888-397-3742

https://www.experian.com/consumer/security_freeze.html

- **Equifax**

PO Box 105069

Atlanta, GA 30348-5069

1-800-525-6285

<https://www.freeze.equifax.com/Freeze>

To assist victims, the credit bureaus will alert each other so you will usually only have to call one credit bureau. Let them know you would like a copy of your credit report so that you can verify that the information on it is true and correct.

If you find any account you did not open, be sure to contact the company that opened the account and close it down immediately.

By calling the credit bureaus with the case number, they will place an alert for 90 days. However, if you also mail them a copy of the police report you are filing today, they will extend that alert to seven years.

- Under Minnesota State Law you can also **“FREEZE”** your credit reports even if you are not a victim. Victims will not be charged for the **“FREEZE”**; however, if you are not a victim they may charge you \$5 for placing, temporarily lifting, or removing a **“SECURITY FREEZE”**.
- To place a **“SECURITY FREEZE”** on your credit report send a written request to each of the three Credit Reporting Agencies listed above by regular, certified or overnight mail.
- Next, request a copy of the police report from the agency where you filed the report. Most agencies will require you to complete a form to receive a copy of the report. All departments in Hennepin County will work to get you a copy as soon as possible from their Records Units. Due to demands it can take up to 10 business days to receive a copy after the report is complete. As a result we recommend that you request a copy when you file the report.

The most important reason to request a copy of the police report is to send it to the credit bureaus so they lengthen the alert on your social security number from 90 days to seven years. Each major credit bureau needs to be sent a copy of the police report. It is also wise to keep a complete copy of this identity theft report with your own records. Some financial institutions require a copy to reimburse you depending on the type of fraud. Keeping this report will assist you when you next apply for credit. If anything negative appears on your credit report from this time period, having a copy of the report will help you correct that portion of your report.

- If checks were stolen, altered, or counterfeited, the businesses, banks, and/or individuals who have received these may need signed and notarized Affidavits of Forgery from you. In addition, if credit cards and/or debit cards were used, you may also need to sign Affidavits of Forgery for the victims of the dollar loss. Examples of affidavits are attached and you can make as many copies as you need of the form. You need to have your signature notarized on these forms. Most police agencies have notaries available as well as most financial institutions.

General Information

Keep a copy of all documents you receive and send. You may need a copy at a later time.

In addition, we also recommend that you contact the Federal Trade Commission and report the theft with them as they are considered the clearinghouse on identity theft. The FTC telephone number is 1-877-IDTHEFT (438-4338) TTY: 1-866-653-4261 or write to Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue Northwest, Washington D. C. 20580.

If you are the victim of IRS fraud, please see the IRS government website at <http://www.irs.gov/Individuals/Identity-Protection> for IRS fraud forms and further information.

For more information on Identity Theft visit the Minnesota Attorney General's Website www.ag.state.mn.us

The following documents are also available as needed on a per-case basis:

Relating to: Identity Theft Case

- Victim Information Form
- Law Enforcement Authority Log
- Credit Bureau Log
- Banks/Credit Cards Log
- Affidavit of Forgery
- Affidavit of Financial Transaction Card Forgery

This is an example of the information the officer taking your report is going to need:

VICTIM INFORMATION

(Your Information)

NAME Last : _____ First: _____ Middle: _____

Birthdate: _____ Home Address: _____

Phone Number Cell: _____ Home: _____ Work: _____

OFFENSE

(How was your identity stolen?)

Please check all that apply to the type of account opened or used fraudulently:

- Credit or debit card
- Securities accounts (401K, Stocks, etc.)
- Driver's License
- Internet account or e-mail
- Tax Return
- Telephone or Wireless Account
- Checking or Savings Account
- Utilities Account (Electric, Gas, Cable, etc.)
- Loans
- Social Security Number
- Other

Date you became aware of the identity theft: _____

When did the fraudulent activity begin: _____

Is the account jointly held with someone else? Yes No

If so, please provide:

NAME Last : _____ First: _____ Middle: _____

DOB: _____

Please list credit card, bank or business names along with account numbers that the fraudulent activity occurred:

Name of Opened Accounts (*example: US Bank checking account*):

Account Number: _____

Date, Time, Location and Dollar Amount of Fraudulent Transactions:
(If known, please include time zone: Eastern, Central, Mountain, Pacific)
(*Example 05-14-2015 at 2:23 p.m. Eden Prairie Walmart for \$90.97*)

Name of Opened Accounts (*example: US Bank checking account*):

Account Number: _____

Date, Time, Location and Dollar Amount of Fraudulent Transactions:
(If known, please include time zone: Eastern, Central, Mountain, Pacific)
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For additional account fraud, please add a supplemental page.

Have you contacted the company where the fraud has occurred? Yes No

If Yes, date contacted: _____

If you have contacted the company, did they close your account? Yes No

Did the company provide you with any kind of reference number(s)? Yes No

If Yes, please provide: _____

Was the company able to credit you if there was a loss of money? Yes No

For officers to file a complete report, please provide copies of statements showing the fraudulent accounts or account activity.