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# ***Identity Theft Victim's Packet***

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## **Information and Instructions**

This packet is to be completed once you have contacted the Southwestern Regional Police Department and obtained a police report number related to your identity theft case. To obtain a police report number call the Southwestern Regional Police Department at (717) 225-1333 or York County 911 Emergency Center at 717-854-5571 or if its an emergency at 911 and ask to speak with an officer from the Southwestern Regional Police Department. Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

**My Southwestern Regional Police Department Incident # is:**  
**#** \_\_\_\_\_

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 wish for prosecution; therefore, we request that you only submit this packet to Southwestern Regional Police Department if you desire prosecution. *It is important to understand that in the event that a suspect is identified and arrested and the case proceeds to court, you as the victim would mostly likely be required to appear and testify.*

***Completion of dispute letters that provide us with necessary documentation is required before we can begin investigating your case for prosecution. In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers. Often, the cell phones that identity thieves use are non-traceable prepaid phones or 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 Southwestern Regional 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 in or arrested on other cases.***

## **NOTE:**

- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see the section for contacting the Social Security Administration under Additional Useful Information. Do not contact the employer directly as they may warn the suspect employee. It may not be necessary to complete this packet.
- If your name and/or information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.



### **Helpful Hints:**

- Remember that each creditor has different policies and procedures for correcting fraudulent accounts.
- Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.
- Write down all dates, times and the names of individuals you speak to regarding the identity theft and correction of your credit.

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### **Step 1: Contact your bank and other credit card issuers.**

If the theft involved **existing bank accounts** (checking or savings accounts as well as credit or debit card) you should do the following:

- Close the account that was used fraudulently or put stop payments on all outstanding checks that might have been written without your knowledge.
- Close all credit card accounts that were used fraudulently.
- Close any account accessible by debit card if it has been accessed fraudulently.
- Open up new accounts protected with a secret password or personal identification number (PIN)

If the identity theft involved the creation of **new bank accounts**, you should do the following:

- Call the involved financial institution and notify them of the identity theft.
- They will likely require additional notification in writing. (see step 4)

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### **Step 2: Contact all three (3) major credit reporting bureaus.**

First 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 bureaus if your state is participating in the Security Freeze Program.**

[www.scamsafe.com](http://www.scamsafe.com) – provides useful information related to identity theft and indicates which states participate in the Security Freeze program.

[www.annualcreditreport.com](http://www.annualcreditreport.com) – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

#### **Equifax**

Consumer Fraud Division  
800-525-6285  
P.O. Box 740256  
Atlanta, GA 30374

#### **TransUnion**

Fraud Victim Assistance Dept  
800-680-7289  
P.O. Box 6790  
Fullerton, CA 92834

#### **Experian**

Nat. Consumer Assist  
888-397-3742  
P.O. Box 9530  
Allen, TX 75013

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### **Step 3: File a report with the Federal Trade Commission.**

You can go on-line to file an identity theft complaint with the FTC [www.consumer.gov/idtheft.com](http://www.consumer.gov/idtheft.com) or by calling **1-877-IDTHEFT**.

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### **Step 4: Contact creditors involved in the Identity Theft by phone and in writing.**

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect or suspects. Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide the creditors with the completed Identity Theft Affidavit (some may require that you use their own affidavit), Letter of Dispute, and a copy of the FACTA Law.

