



# Athol Police Department

280 Exchange St. \* Athol, Massachusetts 01331

Tel. (978) 249-3232 \* Fax (978) 249-7903

TIMOTHY C. ANDERSON

Chief of Police



## Identity Theft Packet

This packet will provide victims with a list of resources and instructions when dealing with any identity theft situation. The Athol 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're a victim of identity theft, the Athol Police Department immediately urges you to take the following steps:**

1. Contact the fraud departments of each of the three major credit bureaus and report the theft. Ask that a **"fraud alert"** be placed on your file and that no new credit be granted without your approval.
  - **Equifax:** 1-800-525-6285 [www.equifax.com](http://www.equifax.com)
  - **Experian:** 1-888-397-3742 [www.experian.com](http://www.experian.com)
  - **Trans Union:** 1-800-680-7289 [www.transunion.com](http://www.transunion.com)
2. For any accounts that have been fraudulently accessed or opened, contact the security department of the appropriate creditor or financial institution. Close these accounts and put passwords (**not** your mother's maiden name or Social Security number) on any new accounts you open.
3. To report fraudulent use of your personal checks, contact the following national checking agencies:
  - **CheckRite:** 1-800-766-2748
  - **Chexsystems:** 1-800-428-9623
  - **CrossChecks:** 1-800-843-0760
  - **Certigy/Equifax:** 1-800-437-5120
  - **International checks:** 1-800-526-5380
  - **SCAN:** 1-800-262-7771
  - **TeleCheck:** 1-800-710-9898
4. You must file a report with your local police department or the police department where the identity theft took place. Get the report number or a copy of the report in case the bank, credit card company or others need proof of the crime later.
5. Call the ID theft Clearinghouse toll-free at 1-877-IDTHEFT (1-877-438-4338) to report the theft. Counselors will take your complaint and advise you on how to deal with credit-related problems that could result from ID theft. The Identity Theft Hotline gives you one place to report the theft to the federal government and receive helpful information.

### **For more information, the following (non-profit) websites are great resources on identity theft:**

- Federal Trade Commission [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- Identity Theft Resources Center [www.idtheftcenter.org](http://www.idtheftcenter.org)
- Privacy Rights Clearinghouse [www.privacyrights.org](http://www.privacyrights.org)
- Social Security Online [www.ssa.gov/pubs/idtheft.htm](http://www.ssa.gov/pubs/idtheft.htm)
- U.S. Postal Inspection Service [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)

If you need further assistance, please feel free to contact the Athol Police Department and an officer will try to answer questions regarding your case.

**(978) 249-3232 or (978) 249-3233**

# 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. 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 (*e.g.*, drivers license, police report) you have.

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 finished completing the affidavit, 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 with information only on 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,** so you can prove that it was received. 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 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.

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 (Hearing impaired call 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.)  
P.O. Box 74024 1, Atlanta, GA 30374-024 1  
[www.equifax.com](http://www.equifax.com)

■ **Experian Information Solutions, Inc.**  
(888) 397-3742/ TDD (800) 972-0322  
P.O. Box 9530, Allen, TX 75013  
[www.experian.com](http://www.experian.com)

■ **TransUnion**  
(800) 680-7289/ TDD (877) 553-7803  
Fraud Victim Assistance Division  
P.O. Box 6790, Fullerton, CA 92634-6790  
[www.tuc.com](http://www.tuc.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 the report number or a copy of the report. When you have completed the affidavit packet, you may want to give your police department a copy to help them add to their report and verify the crime.

4. The 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 call toll-free **1-877-ID -THEFT (1-877-438-4338)**, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or send mail to:

**Identity Theft Data Clearinghouse**  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

The FTC collects complaints from identity theft victims and shares their information with law enforcement 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.

## I D Theft Affidavit

### Victim Information

(1) My full legal name is \_\_\_\_\_  
(First) (Middle) (Last) (Jr., Sr., III)

(2) (If different from above) When the events described in this affidavit took place, I was known as

\_\_\_\_\_  
(First) (Middle) (Last) (Jr., Sr., III)

(3) My date of birth is \_\_\_\_\_  
(day/month/year)

(4) My social security number is \_\_\_\_\_

(5) My driver's license or identification card state and number are \_\_\_\_\_

(6) My current address is \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

(7) I have lived at this address since \_\_\_\_\_  
(month/year)

(8) (If different from above) When the events described in this affidavit took place, my address was

\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

(9) I lived at the address in #8 from \_\_\_\_\_ until \_\_\_\_\_  
(month/year) (month/year)

( 10) My daytime telephone number is ( \_\_\_ )

My evening telephone number is ( \_\_\_ )

**How the Fraud Occurred**

**Check all that apply for items 11 - 17:**

(11)  I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.

(12)  I did not receive any benefit, money, goods or services as a result of the events described in this report.

(13)  My identification documents (for example, credit cards; birth certificate; driver's license; social security card; etc.) were  stolen  lost on or about \_\_\_\_\_. (day/month/year)

(14)  To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, social security number, mother's maiden name, etc.) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization:

\_\_\_\_\_  
Name (if known)

\_\_\_\_\_  
Name (if known)

\_\_\_\_\_  
Address (if known)

\_\_\_\_\_  
Address (if known)

\_\_\_\_\_  
Phone number(s) (if known)

\_\_\_\_\_  
Phone number(s) (if known)

\_\_\_\_\_  
additional information (if known)

\_\_\_\_\_  
additional information (if known)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(15)  I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

(16)  Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Attach additional pages as necessary.)

**Victim's Law Enforcement Actions**

( 17) (check one) [ ] I am [ ] am not willing to assist in the prosecution of the person(s) who committed this fraud.

( 18) (check one) [ ] I am [ ] am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

( 19) (check all that apply) [ ] I have [ ] have not reported the events described in this affidavit to the police or other law enforcement agency. The police [ ] did [ ] did not write a report.  
*In the event you have contacted the police or other law enforcement agency, please complete the following:*

_____	_____
<b>(Agency # 1)</b>	(Officer/Agency personnel taking report)
_____	_____
(Date of report)	(Report Number, if any)
_____	_____
(Phone number)	(e-mail address, if any)

_____	_____
<b>(Agency #2)</b>	(Officer/Agency personnel taking report)
_____	_____
(Date of report)	(Report Number, if any)
_____	_____
(Phone number)	(e-mail address, if any)

**Documentation Checklist**

Please indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (NOT originals) to the affidavit before sending it to the companies.

(20) A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card or your passport). If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.

(21) Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

(22) A copy of the report you filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

**Signature**

I declare under penalty of perjury that the information I have provided in this affidavit is true and correct to the best of my knowledge.

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(date signed)

**Knowingly submitting false information on this form could subject you to criminal prosecution for perjury.**

\_\_\_\_\_  
(Notary)

*[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]*

**Witness:**

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(printed name)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(telephone number)

## Fraudulent Account Statement

### Completing this Statement

- Make as many copies of this page as you need. **Complete a separate page for each company you're notifying and only send it to that company.** Include a copy of your signed affidavit.
- List only the account(s) you're disputing with the company receiving this form. **See the example below.**
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (**NOT** the original).

### I declare (check all that apply):

As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

<b>Creditor Name/Address</b> <i>(the company that opened the account or provided the goods or services)</i>	<b>Account Number</b>	<b>Type of unauthorized credit/goods/services provided by creditor</b> <i>(if known)</i>	<b>Date issued or opened</b> <i>(if known)</i>	<b>Amount/Value provided</b> <i>amount charged or the cost of the goods/services)</i>
Example Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	auto loan	01/05/2000	\$25,500.00

During the time of the accounts described above, I had the following account open with your company:

Billing name \_\_\_\_\_

Billing address \_\_\_\_\_

Account number \_\_\_\_\_

# *Preventing Identity Theft...*

## **DO:**

- Protect your mail by removing it from your mailbox as soon as possible.
- Buy a shredder. It is a small price to pay for protecting your identity and financial information.
- Shred all paperwork with any personally identifying information, especially documents with your Social Security number and/or date of birth. Shred all receipts containing credit card numbers, banking information, credit card offers or any other financial documents.
- Protect your wallet/purse. Never leave them unattended.
- Carefully review your monthly statements from financial institutions looking for irregularities or fraudulent activity.
- There are many services that will monitor your credit and notify you of unusual or suspicious activity. There is a fee for these services, but they may save you from headaches later.
- Be careful when making purchases or sending information over the Internet. Ensure that the website you are sending information to is secure and uses up to date encryption methods.

## **DON'T:**

- Give out personal information in response to unsolicited offers by phone, mail, Internet or in person.
- DO NOT use your Social Security number unless you have to. *The Massachusetts Registry of Motor Vehicles will assign you a random license number in lieu of using your Social Security number.*
- Do not fill out warranty cards for items you purchased or enter sweepstakes. Such information is often sold to others as a marketing tool.
- Personal identifiers, account numbers, and other private information should never be provided to someone unless you can **ensure** the information will be secure. Know the person or company to whom you gave information and ask what the person or company will do with the information