

LOWER POTTS GROVE TOWNSHIP POLICE DEPARTMENT

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IDENTITY THEFT: What to do?

Identity theft is a growing concern nationwide. The Lower Pottsgrove Township Police Department recognizes the difficulty imposed upon a victim of identity crimes and strives to assist these victims in overcoming the inconveniences associated with it.

Identity theft occurs in many different forms and can destroy an individual's financial security, credit histories, and ability to make purchases or acquire loans. Victims of these crimes can spend countless hours and substantial funds over an extended period of time trying to correct and recover from the damages caused by identity theft.

Due to the nature of identity crimes, police are often hindered in their investigations by jurisdictional issues and complexities in identifying the perpetrators.

The following informational packet is provided to better educate our citizens about identity theft procedures:

What to do if you are a victim of identity crime?

- 1) **File a Police report** – *Victims are required to file a police report in order to dispute fraudulent transactions, correct compromised accounts, place fraud alerts with credit bureaus and to obtain free copies of their credit reports to review.*
 - *Victims should obtain and retain a copy, receipt, summary of the initial police report. Lower Pottsgrove Police Department will provide victims of these crimes with the incident report number. Victims can also obtain a copy of the report upon request for a small fee.*
 - *Victims should file the report with the proper jurisdiction. Venue for identity theft is the location where the fraud occurred, the location where the victim resides or the location of the victims business or employment if the identifying information at issues is associated with the victims business or employment.*
 - *Victims should maintain a personal journal to record all corrective action they take. The journal should include names of companies and representatives spoken to, as well as dates & times and what you were instructed to do.*
- 2) **Obtain & Complete an Identity Theft Affidavit for each compromised or fraudulently opened account** – *Victims are required to prepare an affidavit stating they did not commit the fraud. In order to dispute a fraudulent account or transaction, a copy of this affidavit must be coupled with a copy of the police report and sent to each creditor, business, and debt collector from which a fraudulent activity has occurred. Such affidavit can be obtained at the Federal Trade Commission website <http://www.consumer.gov/idtheft/>.*
- 3) **Close all Accounts believed to have been compromised or fraudulently opened** – ***Immediately** contact credit companies, banking and other financial institutions, and close all accounts that have been compromised or opened fraudulently.*

- 4) **Place a fraud alert with each credit bureau & obtain and review credit reports** – *Victims must contact at least one credit bureau to place a fraud alert. The victim will then receive free credit reports from each of the three major credit bureaus. Review these reports to identify fraudulent activity.*

Credit Bureaus:

- Equifax – www.equifax.com
P.O. Box 740241
Atlanta, GA. 30374-0241
1-800-525-6285
- Experian – www.experian.com
P.O. Box 9530
Allen, TX. 75013
1-888-EXPERIAN (397-3742)
- Trans union – www.transunion.com
Fraud Victim Assistance Unit
P.O. Box 6790
Fullerton, CA. 92634
1-800-680-7289

2 Types of Fraud Alerts:

- 1) **Initial Fraud Alerts** – *Placed on victim's credit report for at least 90 days. Entitles victim to obtain (1) free credit report from each of the three national credit reporting companies.*
- 2) **Extended Fraud Alerts** – *Active for up to seven years. Entitles victims to receive (2) free credit reports within 12 months from each of the three national credit reporting companies.*

5) **Credit reporting companies & blocking fraudulent information from credit report** –

The Fair Credit Reporting Act establishes procedures for correcting fraudulent information on a victims credit report and requires such reports be made available for certain legitimate business needs. To protect ones rights under the law, a victim needs to contact both the consumer reporting company and the information provider. The consumer reporting bureau will block fraudulent information from appearing on the credit report if the victim sends a copy of the police report along with a letter explaining which information is fraudulent.

6) **File a complaint with the Federal Trade Commission** –

The victim should file a complaint with the Federal Trade Commission Identity Theft Hotline at 1-877-438-4338 or on the internet at www.consumer.gov/idtheft.

7) **Consider filing an Identity Theft File with NCIC** –

A new NCIC procedure has been instituted to flag stolen identities for law enforcement. The procedure involves a file containing the identity theft victim's profile and personal information about the victim. Once an identify theft victim reports the crime to police and meet certain criteria, they can sign a waiver of consent, "NCIC Identity Theft File Consent Document". The form and explanations can be found at <http://www.psp.state.pa.us/clean/site/default.asp>. This will protect a victim from being wrongly identified as the perpetrator who used their identity and will also alert police to potential suspects if they were to use your identity during a police encounter.

The Lower Pottsgrove Township Police Department provides this information in anticipation that it will assist you in recovering from identity crimes. Should you need further assistance or have additional questions, you may contact our Detective division.