

SPOKANE Police Department Identity Theft Victim Packet

This packet should be completed after you have reported the theft of your identity to local law enforcement. The report can be filed with the Spokane Crime Reporting Center on-line at www.spokanecounty.org/crimereportingcenter or by phone at 509-532-9266.

MY SPOKANE REPORT NUMBER IS:

The theft of your identity can be an overwhelming and frustrating experience. We have prepared this packet to assist you in repairing your identity; ensuring you are not held responsible for debts incurred by the suspect; preventing the suspect from continuing to use your identity and preparing your case for investigation.

We recognize some victims are interested specifically in correcting their credit and do not necessarily want prosecution; we request that you submit this packet to the Spokane Police Department **only** if you want the case investigated and prosecuted.

Federal laws require businesses to provide the victim with documentation regarding transactions conducted in the victim identity. You will need to complete the dispute letters and provide us with this documentation before we can begin investigating your case.

It is important to know that regardless if your case is investigated or if the suspect is or is not identified, it will not affect your ability to correct the fraudulent accounts and remove them from your credit.

Victims of Identity Theft are eligible to have their identities flagged by having their information entered into the Washington State Patrol Identity Theft Victim File. In Spokane, Washington the victims must file a police report, provide adequate identification, submit to voluntary fingerprints and photograph and sign an Identity Theft Consent Waiver. This allows the victim and law enforcement to create a password system, which can be provided by you to prove you are the rightful owner of your identity during law enforcement contact throughout the State of Washington.

FIRST STEPS FOR VICTIMS

1. Keep track:

- Write down the names and contact information for each person or agency contacted and a summary of the discussion.
- Make copies of all correspondence.

2. Close your accounts - Contact your Financial Institutions: If the theft involves existing accounts (bank or credit union accounts or credit and/or debit card accounts), you should take the following action:

- Close all bank, credit union and credit card accounts that were compromised or used fraudulently.
- Close any accounts accessibly by a compromised debit card.
- When opening new accounts, place a password or PIN on the account.

3. File a Complaint with the Federal Trade Commission: File a report with the Federal Trade Commission either on-line via the ID Theft Link at www.consumer.gov or by calling 1-877-IDTHEFT. The website provides additional detailed information on identity theft prevention and repair. Print a copy of your FTC complaint/report – provide the information to law enforcement in Step #3

4. File a Police Report: If the victim lives in Spokane or if any portion of the crime occurred in Spokane, the police report may be filed with the Spokane Crime Reporting Center. www.spokanecounty.org/crimereportingcenter or 509-532-9266. Contact Police Records (509) 625-4030 and request a copy for your records.

5. File a Fraud Alert: Request the credit bureaus place a fraud alert on your file. (If you call one of the companies, they are required to notify the other two) The fraud alert will place 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 issuing any new credit in your name. The telephonic request will place the alert on your history for 90 days. A written request will place the alert for seven years.

Equifax Consumer Fraud Division 800-525-6285 PO Box 740256 Atlanta, GA 30374	TransUnion Fraud Victim Assistance Dept. 800-6807289 PO Box 6790 Fullerton, CA 92834	Experian National Consumer Assist. 888-397-3742 PO Box 9530 Allen, TX 75013
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THE NEXT STEPS FOR ID THEFT VICTIMS

- 1. Keep Records:** When you take any actions regarding your identity, write down:
 - Who you contacted, with the date, time and a summary of your conversation.
 - Make copies of all correspondence
 - Consider sending the correspondence via certified mail.
- 2. Contact the Credit Bureaus.**

Fraud Alert: If you haven't already, file a fraud alert on your credit history. Follow up with a written request, which will place the alert on your history for seven years.

Security Freeze: A security freeze means that your credit file cannot be shared with potential creditors or insurance companies. A freeze is not 100 percent fail-safe as some creditors can and will issue credit without pulling a credit report. Firms that you have an existing business relationship will be able to pull a report despite the freeze and your information may be released for the purpose of prescreening.

Under current law, identity theft victims and individuals whose information was potentially compromised in a data breach may request a security freeze for free. Starting Sept. 1, 2008, identity theft victims and adults ages 65 and older will be able to place a freeze for free. Qualifying individuals may be charged a fee to temporarily lift or remove a freeze.

Send a written request via certified mail to each of the three major credit reporting bureaus. You must include the following:

- Copy of the police report
- Proof of address – copy of your phone or utility bill or other document.
- Copy of a government issued identification card

3. Contact Creditors

Contact all the companies, businesses and/or financial institutions who provided credit, opened new accounts or conducted transactions with the suspect(s). This might include banks, utility companies, cell phone carriers, mortgage companies, etc. Provide the creditors with the completed Identity Theft Affidavit; (Some companies may require you to complete their own affidavit); Letter of Dispute and a copy of the FACTA Law.

FTC Identity Theft Affidavit: A copy is provided at the end of this packet; please make copies as needed. The affidavit requests information regarding you as the victim; how the fraud occurred; law enforcement actions; documentation check list and Fraudulent Account Statement.

Letters of Dispute: Sample copies are provided at the end of this packet. This letter must be completed for every creditor/business involved in the identity theft. The letter should include the following:

- Information regarding the fraudulent account(s)
- Your dispute of the account(s)
- Your request for the information to be corrected
- Should reference the FACTA
- Make a request for copies of any and all records related the fraudulent account(s) be provided to you and made available to the Spokane Police Department.

FACTA Law: The relevant portion of the law is provided in this packet. FACTA allows you to obtain copies of all records related to accounts obtained and transactions conducted fraudulently with your identity. You are then permitted to provide law enforcement with copies of those records. During this process you can authorize the creditor to communicate directly with law enforcement. We will not be able to investigate unless the records are obtained and provided by you.

4. Submit Records: If you want your case to be investigated, submit the Identity Theft Affidavit and copies of all information, documents and records obtained from creditors regarding the fraudulent accounts to the address below.

Spokane Police Department – Records Division
1100 W. Mallon
Spokane, WA 99260

Don't forget to write your report number on the top of each item submitted! You will only be contacted by a detective if your case is assigned and investigated.

5. Washington State Patrol Identity Theft File: If you believe the suspect may use your identity during contact with law enforcement, you can take these steps to flag your identity with law enforcement. These requirements may vary between jurisdictions in Washington

- Contact the Spokane Police Front Desk with proof of your identity
- Provide the desk officer with your Identity Theft Report Number
- Submit to a voluntary fingerprint and photograph
- Sign an Identity Theft Consent Waiver form
- Create a unique password

This will allow law enforcement to enter your information in a state wide database. When an officer contacts someone using your identity, the individual will be asked for your password. If the individual cannot provide the password, officers will know to take further action.

DOCUMENTATION For Investigation and Prosecution

You as the victim can request documents, at no cost to you regarding the applications and fraudulent transactions made by the suspect. These documents will help you prove you did not apply for the account or make the transactions and will assist police in their investigation.

The request must be made in writing by you – the victim. You may be required to prove your identity to the business and/provide a copy of the police report. The businesses must provide you with the records within 30 days of receiving your written request. Before sending your request (if possible) contact the businesses by phone and obtain their preferred mailing address and any other requirements the business may have in order to comply with your request. A sample dispute letter is included in this package

If your EXISTING ACCOUNTS were compromised, please obtain the following types of documents:

1. Bank statements or bills showing where the transaction occurred.
 - Circle or underline the fraudulent transactions.
 - Do not use a highlighter as it may make the copies illegible.
 - Please try to obtain an actual address of the transaction location.
2. Bills from companies for ordered merchandise:
 - Address(s) where the items were delivered.
 - Phone numbers associated with the order
 - E-mail addresses associated with the order
3. Any information from the creditor that shows how or where the account was used.
4. The name and phone number of any business representatives that you contact during this process.

If NEW ACCOUNTS were obtained using your identity, please obtain the following types of documents:

1. Bank statements for any accounts fraudulently obtained with your identity.
2. Credit Reports showing the fraudulent accounts. Circle or underline the fraudulent accounts (do not use highlighters).
3. Bills from utility companies, cell phone, cable companies for fraudulently opened accounts in your identity.
4. Any communication from creditors or businesses that contain any of the following:
 - Copies of applications for credit
 - How the account was opened (phone, mail, in person, internet)
 - If opened in person, where was the account opened.
 - Addresses or locations where the transactions are or have occurred.
 - Address(s) where any cards, bills, merchandise or other correspondence were mailed or delivered.
5. The name and phone number of any business representatives that you contact during this process.