

PLEASE RETAIN FOR YOUR OWN RECORDS



Information for the Victim of Financial Crime

This information is being provided to you by the Longmont Police Department to assist you in dealing with the effects of Identity Theft. This is not intended to and should not be used in lieu of legal council.

This packet is to be completed when you make a report of a financial crime such as identity theft, credit/debit card abuse or forgery. You will be given a case number. This case number is required for some of the blanks on the attached forms. Please retain your case number as creditors, financial institutions and credit reporting agencies will ask for it.

My Longmont Police Department Report Number is:

This packet is designed to provide the Longmont Police Department with information necessary to investigate your allegation. This packet also contains information to assist you in the correction of your credit and to help ensure that you are not responsible for the debt. 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 most likely be required to appear and testify.

Should you have further questions or need assistance with this packet, please contact Longmont Police Department, Police Service Technicians at 303.651.8555.

For more information please see the City of Longmont Police website at <http://www.ci.longmont.co.us/police/prevention/identity.htm>

PLEASE RETAIN FOR YOUR OWN RECORDS

Limiting Credit Damage and Correcting Fraudulent Information

Repairing the damage done to your credit by an identity thief can be a time consuming and frustrating process. Keep in mind that when dealing with creditors, each creditor has different policies and procedures for correcting fraudulent information. Do not provide original documents and be sure to keep copies of everything you provide to the creditors. Write down the dates, times and names of persons you speak with regarding your identity theft as this information may be useful to the investigator assigned to your case.

Step 1: Submit the Identity Theft Affidavit with copies to the Longmont Police Department and make an official police report. If you have not returned this packet to the reporting officer, please mail or hand deliver this packet to:

**Longmont Police Department
Main Floor Police Counter (PST)
225 Kimbark Street
Longmont, CO 80501**

Step 2: Contact your bank and other card issuers involved in your identity theft. If the theft involved checking, savings or credit accounts you should do the following:

Contact the financial institution involved and file a fraud report with them. Each institution has a different fraud report they require.

Close the account that was used fraudulently and if checks are involved place stop-payment on the checks you did not write. Normally, if the account was a legitimate account that was used fraudulently, the institution will simply issue a new account for you.

Create new personal identification numbers (PIN) for accounts that use them. Avoid using PINS that could be easily guessed and never write the PIN on the card or anything that you carry with you.

Step 3: Contact one of the three major credit reporting bureaus and place a fraud alert on your file. If you call one credit agency, they will share this information with the others. With the fraud alert, merchants and financial institutions may opt to contact you directly before any new credit is issued in your name. A Security Freeze may also be issued in which a PIN number would be required for credit to be extended. Consult the credit reporting agency to see if a security freeze is right for your situation and learn how to setup a security freeze.

Equifax: 1-800-525-6285 www.equifax.com
Experian: 1-888-397-3742 www.experian.com
TransUnion: 1-800-680-7289 <http://www.transunion.com>

Credit reports can be obtained online at www.annualcreditreport.com for free. Some of the websites do not give free reports and may ask for your credit card.

PLEASE RETAIN FOR YOUR OWN RECORDS

Step 4: File a report with the Federal Trade Commission. You can do so online at www.consumer.gov/idtheft or by calling 1-877-IDTHEFT.

Step 5: Contact creditors involved in your identity theft by phone and in writing. Some of these creditors include banks, mortgage companies, utility companies, telephone companies and cell phone companies. Provide these creditors with a Letter of Dispute (see <http://www.ftc.gov/bcp/online/pubs/credit/repair.shtm> for sample letters). Some may require you to complete another fraud affidavit. Please request the creditor be authorized to release information to the Longmont Police Department.

TO BE SURE THAT ALL ITEMS ARE DELIVERED TO THE
CORRECT INVESTIGATOR, PLEASE MAKE SURE YOUR CASE NUMBER
IS CLEARLY PRINTED ON EACH PAGE.

**Make sure that you return the attached packet
within 10 days.**

Additional Useful Information

For more information, please visit Boulder County District Attorney's Consumer Affairs website at (English) <http://www.bouldercounty.org/da/consumer/Consumer.htm> (info available in Spanish if you scroll to the bottom of the page). You may also reach Consumer Affairs by at (303)441-3700.

Other entities you may want to report your identity theft to:

Post Office – If you suspect that your mail has been stolen or diverted with a false change of address request, contact your local postal inspector.

Social Security Administration – If you suspect that someone is using your social security number to obtain employment, contact the Social Security Administration's fraud hotline at 800-269-0271. Order a copy of your Personal Earnings and Benefits Estimate Statement (PEBES) to check the accuracy of your work history on file with the Social Security Administration. You can obtain a PEBES application at your local Social Security Officer or at <http://www.ssa.gov/online/ssa-7004.pdf>.

State Department – if your passport has been stolen, notify the passport office in writing. You can obtain additional information from the State Department's website http://travel.state.gov/passport/lost/lost_848.html.

Collection Agency - If you are contacted by a collection agency about a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a Letter of Dispute (see Step 4) and a copy of the FACTA located at <http://www.ftc.gov/opa/2004/12/factarpt.shtm>.

PLEASE RETAIN FOR YOUR OWN RECORDS

IRS - If an identity thief has used your personal information to create tax problems call the IRS at 1-877-777-4778 or go to their website at www.irs.gov/advocate