

EDEN PRAIRIE POLICE DEPARTMENT

To Identity Theft Victims:

Identity theft is the fastest growing crime throughout the country and the world. Here at the Eden Prairie Police Department, we are treating identity theft as seriously as we can. In an effort to assist you, we have created this file with step-by-step information and copies of forms that we hope will help you through the process. The choice is yours on how you use the information, but we hope you find this a helpful tool in stopping the theft of your identity from continuing—and placing alerts to keep you from becoming a victim again.

The most important action for you to take is to close down whatever accounts are being fraudulently used and stop new accounts from being opened in your name. This should be your main goal.

Steps To Take as a Victim of Identity Theft

As a victim of an identity theft, you will need to take the following steps to enable you to begin the process of closing accounts and placing alerts:

- File a report of the theft, which you are doing now. You will be given a case number. This case number will be needed by virtually every credit bureau you contact and for every account you will be closing.
- Contact the accounts that have been compromised and close them down, whether it is a credit card, a checking account, or some other type of financial account. This is your responsibility and the sooner you do this, the sooner the suspect will be unable to use your identity and continue stealing from you and/or other businesses.

If you have accounts that were not compromised yet, you still may want to consider closing them and re-opening the accounts with new numbers or at least requesting a pass code.

- Next, contact the credit bureaus and place alerts on your social security number or any other family member's number that may have been taken. This will help stop anyone from opening new accounts in your family's names. We can assure you that following this step has helped victims from suffering additional fraud. The three major credit bureaus to report to are:
 - Trans Union 1-800-680-7289
 - Experian 1-888-397-3742
 - CSC Credit Services 1-800-272-9281. CSC Credit Services is an affiliate of Equifax and if you live in the Midwest, calling CSC Credit Services should speed the alert being put in place. If you should need to get in touch with Equifax, their number is 1-800-525-6285.

To assist victims, the credit bureaus will now alert each other so you will usually only have to call one credit bureau. Let them know you would like a copy of your credit report so that you can verify that the information on it is true and correct.

If you find any account you did not open, be sure to contact the company that opened the account and close it down immediately.

By calling the credit bureaus with the case number, they will place an alert for 90 days. However, if you follow up by mailing them a copy of the police report you are filing today, they will extend that alert to seven years.

- Next, request a copy of the police report you are filing with our department. A copy of our document request form is included with this folder for you to use. It is important to request this copy as soon as possible from our Records Unit because it can take up to 10 business days to receive a copy after the report is complete.

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The main reason to request a copy is to send a copy to the credit bureaus so they lengthen the alert on your social security number from the 90 days to seven years. Each major credit bureau needs to be sent a copy of the police report. In addition, it's wise to keep a complete copy of this identity theft report with your own records. You can keep the copy right with this file folder. Keeping this report will assist you when you next apply for credit. If anything negative appears on your credit report from this time period, you will be able to clear it up with this report. You can send copies of your police report to the address listed on the Credit Bureaus Log included with this Identity Theft Document File.

- If checks were stolen, altered, or counterfeited, the businesses, banks, and/or individuals who have received these will need signed and notarized Affidavits of Forgery from you. In addition, if credit cards and/or debit cards were used, you may also need to sign Affidavits of Forgery for the victims of the dollar loss, as they will need these documents to file police reports in their jurisdiction. Examples of affidavits are enclosed with this file and you can make as many copies as you need of these. Remember, most times you will need to have your signature notarized on these forms.

Where Should the Police Report Be Filed?

- If your identity is stolen from you and you do not know where it occurred, file the report in the city in which you live.
- If your purse or wallet was stolen and you know where it occurred, file the report in that city.
- The use of your personal information, including your checks and credit/debit cards, could happen throughout the metropolitan area. Those reports are usually filed by the businesses, banks, or individuals that accepted these fraudulent documents. Although your name, social security number, or account information is being used, the location of the transaction determines where the report is filed. The victim of the dollar loss should be the one to file that report so that they can provide law enforcement with information (such as videos and witnesses) to follow up on.

General Information

Keep a copy of all documents you receive and those you send out. Again, feel free to use this file to store this information so you have it all together. You may need a copy of something later.

You will also find recording logs in this folder to document the calls you make and actions you will be taking in reference to your identity theft.

In addition, we also recommend that you contact the Federal Trade Commission and report it with them as they are considered the clearinghouse on identity theft. The FTC telephone number is 1-877-IDTHEFT (438-4338) TTY: 1-866-653-4261 or write to Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue Northwest, Washington D. C. 20580.

Many times the people who have stolen your identity are not the same people using it. The main thing for you to know is you do not have to go from department to department to report the forgery end of this crime. Your responsibility is to report the theft and complete the affidavits so the victims of the loss (the people, businesses, or banks that accepted your stolen information) can file those reports.

If the usage of your personal information occurs here in the City of Eden Prairie we will definitely be able to follow up; however, if it is used outside the City of Eden Prairie, we will attempt to follow up on as many leads as possible. Since the usage of stolen items occurs in multiple jurisdictions, many of those crimes would be followed up by other agencies and these agencies may also contact you for information on how your name/account information was stolen and whether or not you reported it. Again, it is good to keep track of this information and log it in your records log. It is also a good idea to let other police agencies know if you are contacted that there are other agencies involved as we do work together on these crimes.

Our hope is that some of this information will be of help to you. Included in this document file is a brochure that contains excellent Web sites to give you even more information; however, if you have any questions along the way to clearing your name, please contact us for assistance.

Sincerely,

Eden Prairie Police Department

Credit Bureaus Log

Document your calls and keep track of your time.

CSC CREDIT SERVICES 1-800-272-9281*

P.O. Box 619046

Dallas, TX 75261-9046

Website: www.csccredit.com

Date Contacted	Contact Person	Time Spent	Comments

EXPERIAN — 1-888-397-3742

P. O. Box 9532

Allen, TX 75013

Website: www.experian.com

Date Contacted	Contact Person	Time Spent	Comments

TRANSUNION, Fraud Victims Assistance Division — 1-800-680-7289

P. O. Box 6790

Fullerton, CA 92834-6790

Website: www.transunion.com

Date Contacted	Contact Person	Time Spent	Comments

* CSC Credit Services is an affiliate of Equifax and if you live in the Midwest, calling CSC Credit Services should speed the alert being put in place. If for some reason you do need to contact Equifax, their number is 1-800-525-6285.

Banks, Credit Cards, and Other Creditors Log

Creditor: _____

Account #: _____

Address: _____

Phone #: _____

ANNUAL CREDIT REPORT

Once a year as a resident of Minnesota, you have the right to a copy of your credit report from the three major credit reporting agencies. You can request this information by one of the following three methods:

1. On-line: www.annualcreditreport.com
2. By telephone: 1-877-322-8228
3. By mail: Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA

The general public is encouraged to do this to help catch any fraud which may be occurring without their knowledge. The sooner fraud is stopped, the dollar loss should be less and everyone will gain from this.