

Arlington Police Department's Financial Crimes Victim's Packet

Information and Instructions

This packet should be completed once you have contacted the Arlington Police Department and have obtained a police report number related to your financial crime. To obtain a police report number, contact 817-274-4444. A Teleserve operator will take your report over the phone in most circumstances. Please have all information regarding your case available before you call in order to provide the report taker with specific details concerning the offense(s). Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

My Arlington Police Department Report is # _____

This packet is for you to keep and contains information to assist you to help restore your credit and to help ensure that you are not responsible for the debts incurred by the identity thief. In addition, this packet includes information that will allow you to obtain financial records related to the fraudulent accounts and provide those records to law enforcement, which will expedite the investigation for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution; therefore, we request that you only submit this packet to the Arlington Police Department if you desire prosecution. ***It is important to understand that, in the event a suspect is identified, arrested and the case proceeds to court, you as the victim would mostly likely be required to appear and testify in court.***

You will need to provide us with necessary documentation in order to begin the investigation of your case for prosecution. ***Examples of the document evidence we need are on the last page of this packet.*** Please write your report number on all copies of the documents you send us. In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers. Frequently the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or internet. It is important to note that even if the suspect cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit. Furthermore, when you report your identity crime to the Arlington Police Department, all of the relevant information from your case is entered into our database which will allow us to cross-reference your report with potential suspects who are involved in or arrested on other cases. **Your case will not be processed without the inclusion of these supporting documents.**

NOTE:

- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see the section for contacting the Social Security Administration under Additional Useful Information. Do not contact the employer directly as that may warn the suspect employee.
 - If your name and/or information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.
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Helpful Hints:

- Remember that each creditor has different policies and procedures for correcting fraudulent accounts.
 - Keep copies of everything you provide to the creditors or companies involved in the identity theft.
 - Write down all dates, times and names of individuals you speak to regarding the identity theft and correction of your credit.
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Step 1: Contact the involved institution

If the theft involved existing bank accounts (checking or savings accounts as well as credit or debit cards) you should:

- Close the account that was used fraudulently or put stop payments on all outstanding checks that might have been written without your knowledge.
- Close all credit card accounts that were used fraudulently.
- Close any account accessible by debit card if it has been accessed fraudulently.
- Open new accounts protected with a new secret password and/or new personal identification number (PIN).

If the identity theft involved the creation of **new accounts**, you should:

- Call the involved financial institution or business and notify them of the identity theft.
 - They will likely require additional notification in writing. (see step 4)
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Step 2: Contact a credit bureau & request a copy of your credit report

Request the credit bureaus place a “Fraud Alert” on your file which will provide notice that you have been the victim of identity theft. Merchants and financial institutions **may** opt to contact you directly before any new credit is taken out in your name. Some states allow for a Security Freeze in which a PIN can be designated for your credit file which must then be given in order for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.

www.annualcreditreport.com – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee. **We request that you attach a copy of your most recent credit report highlighting the unauthorized activity and sending it with your Financial Crimes Complaint Form.**

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

www.equifax.com

Consumer Fraud Division
800-525-6285

www.transunion.com

Fraud Victim Assistance Dept
800-680-7289

www.experian.com

National Consumer Assistance
888-397-3742

Step 3: File a report with the Federal Trade Commission

You can go on-line to file an identity theft complaint with the FTC at www.FTC.gov and click on the ID Theft icon or by calling 1-877-IDTHEFT.

Step 4: Contact creditors involved in the Financial Crime

This step involves contacting all companies or institutions that provided credit or opened new accounts for the suspect or suspects both by phone and in writing. Some examples include banks, utility companies, mortgage companies, telephone companies, cell phone companies, doctor's offices, etc. Provide the creditors with the completed Financial Crimes Affidavit (some may require that you use their own affidavit) located at the end of this packet.

- **Financial Crimes Affidavit** — Requests information regarding you as the victim, how the fraud occurred, law enforcement's actions, documentation checklist and Fraudulent Account Statement. NOTE: Some creditors, financial institutions, or collection agencies have their own affidavit that you may have to complete.
- **Fair and Accurate Credit Transactions Act (FACTA)** — Allows for you to obtain copies of any and all records related to the fraudulent accounts. You will then be permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts; thereby allowing us to bypass the sometimes difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Arlington Police Department.
- **Letters of Dispute** — Needs to be completed for **every creditor involved in the financial crime**. The letter of dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference FACTA and make a request for copies of any and all records related to the fraudulent accounts be provided to you and made available to the Arlington Police Department.

Step 5: Submit collected information and records

Submit the Financial Crimes Complaint Form (pages 6-9 of this packet) and copies of all information and records obtained from the creditors with regard to the fraudulent accounts to:

Arlington Police Department
Economic Crimes Unit
620 West Division
Arlington, Texas 76011
Or Fax to 817-459-5596

To avoid confusion, and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at one time and, if possible, do not send items separately. **Be sure to write your police report number on all items submitted.** The types of document evidence needed are listed on the next page. The information can be hand delivered or mailed. **Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution. Therefore, we request that you only submit this packet to the Arlington Police Department if you desire prosecution and would be willing and available to appear and testify in court should a suspect be identified and arrested.**

Additional Useful Information

- **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. You can obtain the address and telephone number of the postal inspector for your area at United States Postal Service website: www.usps.com/ncsc/locators/findis.html or by calling 800-275-8777.
- **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 1-800-269-0271. Order a copy of your Personal Earnings and Benefit 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 office or at www.ssa.gov/online/ssa-7004.pdf.
- **Internal Revenue Service** — The IRS Office of Special Investigations can be contacted at www.irs.gov to report false tax filings, potential criminal violations of the Internal Revenue Code and related financial crimes.
- **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 copy of your police report, ID Theft Affidavit, Letter of Dispute and a copy of the FACTA Law.

Documentation for Prosecution

The following items of evidence should be obtained by the victim by using the sample letters to dispute charges and requesting all documentation related to the account(s). This evidence will greatly assist us in initiating an investigation.

- If your **existing accounts** are being accessed, please obtain the following types of documents:
 - Bank statements or bills showing where the transactions occurred
 - Circle or underline the fraudulent transactions as using a highlighter may make it impossible to read photocopies
 - Attempt to obtain a physical address for the transactions from your bank
 - Bills from companies showing merchandise ordered
 - Addresses where items were delivered
 - Tracking information from delivery company verifying shipment receipt
 - Phone numbers/IP addresses associated with the order
 - Any information from the creditor that shows how or where the account was used
 - The name and phone number of any representatives from the businesses you deal with

- If **new accounts** have been opened in your name please obtain the following:
 - Bank statements that you may have received for accounts that are not yours
 - Credit reports showing the accounts that are not yours
 - Circle or underline all accounts that are not yours as using a highlighter may make it impossible to read photocopies
 - Bills from utility companies for accounts you did not open
 - Letters or documentation from creditors or utility companies that contain
 - Copies of applications for credit
 - How the account was opened. (in person, over the phone, on internet)
 - Where the account was opened if done in person
 - Where the account is being used (addresses of transactions)
 - Address where any cards, bills, merchandise or correspondence was mailed
 - Any phone numbers associated with the fraudulent account
 - The name and/or employee number and phone number of any representatives from the businesses you deal with

- **Credit card fraud and check forgeries:** Complaint forms and supporting documents are only necessary if a suspect has been identified or you have been contacted by an investigator requesting this information. Expected documentation is not only a statement of the fraudulent charges but the exact location and specific date and time of the transaction, not the posted date/time. We will only consider transactions that occurred in Arlington.

- **Please note:** Due to the volume of cases and the lack of success of identifying suspects from surveillance video systems, investigators will not request video without additional substantive information that would lead to the identification of the suspect.

- **All packets received will be reviewed and evaluated to determine if there are viable leads for investigators to pursue. Although not every packet may be assigned for further investigation, we will notify you of our determination. Incomplete packets will not be processed.**

Arlington Police Department Report #: _____



Arlington Police Department Economic Crimes Unit

620 W. Division Street – Arlington, TX 76011
817-459-5591 questions / 817-459-5596 fax



FINANCIAL CRIMES COMPLAINT FORM

This form should be mailed to the above address along with documents supporting your claim (see page 5). The information you provide will be used to understand what occurred, organize the investigative case, determine where evidence might be found, and determine what financial institutions should be contacted in the course of the investigation. Incomplete complaint forms will not be processed.

Date this form was filled out: _____ Email address: _____

Complete Name (print): _____

Driver's License # & state: _____ Date of Birth: _____ Social Security #: _____

Home Address: _____ City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Employer: _____ Work Address: _____

Do you know the suspect? YES NO

If yes, what is their relationship to you? _____

Suspect Information: Name _____

Race: _____ Sex: _____ Date of Birth: _____ Age: _____ Ht: _____ Wt: _____

Address: _____ City: _____ State: _____ Zip: _____

How did you become aware of the identity crime? _____

What date did you first become aware of the identity crime? _____

When did the fraudulent activity begin? _____

What is the full name, address, DOB, and other identifying information that the fraudulent activity was made under?

What documents and identifying information were stolen and/or compromised?

Do you have any information on a suspect in this financial crime? YES NO

Please list any documents fraudulently obtained in your name (driver's licenses, social security cards, etc.)

Arlington Police Department Report #: _____

The following accounts were opened, modified or used without my knowledge, permission or authorization.

If you are reporting a forgery or credit card abuse on your personal account, please indicate if the credit card company or bank has reimbursed you for this loss in the last column.

Creditor Name/Address	Account Number	Type of Unauthorized Credit/Goods/Service	Date Issued Or Opened	Amount/Value	Reimbursed (yes/no)
Example: National Bank 22 Main Street Arlington, TX 76001	01234567-89	Auto Loan	04/01/2013	\$25,000	N/A

Please note the phone number and claim reference number, if applicable.

You only need to report your identity theft to one of the three credit bureaus; they will communicate with each other. Please indicate which credit bureau you contacted and when.

Equifax Date contacted	TransUnion Date contacted	Experian Date contacted
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Victim's Law Enforcement Actions

- I am willing to assist in the prosecution of the person(s) who committed this fraud. **YES NO**
- I am authorizing the release of any information to law enforcement for the purpose of assisting in the investigation and prosecution of the person(s) who committed this fraud. **YES NO**
- I have reported the events described in this affidavit to other law enforcement agencies. **YES NO**

In the event you have contacted another law enforcement agency, please complete the following:

Agency	Person Taking Report	Phone	Report Number	Date

Remember to keep a detailed log of all your correspondence and contacts since realizing you were the victim of identity crime. Have all account statements, letters, correspondence, phone records, credit reports, and other documents regarding this case available for review by the detective. Please make a copy of this completed form for your records.

**** NOTE: YOUR CREDIT REPORT SHOULD ACCOMPANY THIS FORM IF YOU ARE THE VICTIM OF AN IDENTITY THEFT****

Identity Theft/Financial Crimes Checklist

- A photocopy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card, or your passport.)
- Documents (photocopies) supporting your identity theft claim
- A recent credit report from Equifax, TransUnion or Experian if the disputed activity has hit your credit report
- Signed affidavit describing the facts and circumstances of the identity theft

Affidavit Instructions

Please complete the affidavit on the following page. List all fraudulent activity that you are aware of to date, with the locations and addresses of where fraudulent applications or purchases were made (retailers, banks, etc.). List in chronological order, if possible. For example:

“On 1/1/2014, I received a letter from MM Collections stating that I had accumulated \$5,000 worth of charges on American Express Account 123456789. On 1/19/13, I called American Express and spoke with Jennifer Martin. She informed me that the account was opened on 10/12/12, by telephone. I did not open this account, even though it was in my name. The account address was 123 Main St., Anytown. Ms. Martin said she would send me an Affidavit of Forgery to complete and return to her.”

Arlington Police Department Report #: _____

ARLINGTON POLICE DEPARTMENT Affidavit of Fact

Print additional pages of the affidavit as needed.

I hereby declare under penalty of perjury the following facts about this case:

I declare all the provided information in this affidavit is true and accurate to the best of my knowledge. I understand making a false statement is a violation of Texas Penal Code section 37.08 and that I may be prosecuted if it is determined that any portion of this affidavit is knowingly false.

Signature: _____ Date: _____