



West Jordan Police Department
Fraud / Identity Theft Victim's Packet

Information and Instructions

This packet is to be completed once you have contacted West Jordan Police Department to obtain a police report number related to your fraud/forgery or identity theft case. Once you obtain a report number, this packet **must** be completed and turned into the West Jordan Police Department. You **must** also provide an affidavit of fraud/forgery and an itemized transaction statement from the financial institute or credit card company affected by the fraud before an Investigations detective can conduct any follow-up on your case. Itemized statements will list the names of all debiting merchants next to each terminal entry and details all account activity pinpointing the exact location, date and time that the card was scanned. This information is crucial in determining whether surveillance video can be obtained during the transaction.

My West Jordan Police Department report number is:

(Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.)

This packet contains information to assist you in the correction of your credit and to help ensure that you are not responsible for the debts incurred by the fraud / identity theft. 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, without which we cannot investigate for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily want prosecution, therefore, we request that you only submit this packet to West Jordan Police Department if you desire prosecution. It is important to understand that if a suspect is identified and arrested and the case proceeds to court, you as the victim would mostly likely be required to appear and testify.

Completion of Identity Theft letters that provide us with necessary documentation is required before we can begin investigating your case for prosecution. In fraud / identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers. Often, the cell phones that identity thieves use are non-traceable prepaid phones or opened with fraudulent information. Frequently the investigator cannot find evidence to prove who 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 fraud / identity crime to the West Jordan 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.

NOTE:

- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see section Other Possible Steps; Report a Misused Social Security Number. Do not contact the employer directly as they may warn the suspect employee. It may not be necessary to complete this packet.
- If your name and/or information are used by someone else to avoid a traffic citation or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

Helpful Hints:

- Remember that each creditor has different policies and procedures for correcting fraudulent accounts.
- Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the fraud / identity theft.
- Write down all dates, times, and the names of individuals you speak to regarding the fraud / identity theft and correction of your credit.

Step 1: Call the companies where you know fraud occurred.

If the theft involved **existing bank accounts** (checking or savings accounts as well as credit or debit card) you should do the following:

- Call the fraud department. Explain that someone stole your identity.
- Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords, and PINs for your accounts.

Step 2: Place a fraud alert and get your credit reports.

- ❖ To place a free fraud alert, contact one of the three credit bureaus. That company must tell the other two. A fraud alert lasts one year. It will make it harder for someone to open new accounts in your name. You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.

- Experian
Experian.com/help
888-397-3742
P.O. Box 9554
Allen, TX 75013
- TransUnion
TransUnion.com/credit-help
888-909-8872
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
- Equifax
Equifax.com/personal/credit-report-services
800-685-1111
P.O. Box 105069
Atlanta, GA 30348-5069

Get updates at [IdentityTheft.gov/creditbureaucontacts](https://www.IdentityTheft.gov/creditbureaucontacts).

Get your free credit reports from Experian, TransUnion, and Equifax. Go to annualcreditreport.com or call 1-877-322-8228.

Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the Federal Trade Commission (FTC) and the police.

Step 3: Report identity theft to the Federal Trade Commission.

Go to IdentityTheft.gov or call 1-877-438-4338. Include as many details as possible. Based on the information you enter, IdentityTheft.gov will create your Identity Theft Report and recovery plan.

Step 4: Begin to repair the damage.

Close new accounts opened in your name.

- ❖ Now that you have an Identity Theft Report, call the fraud department of each business where an account was opened.
 - Explain that someone stole your identity.
 - Ask the business to close the account.
 - Ask the business to send you a letter confirming that:
 - the fraudulent account isn't yours ○
 - you aren't liable for it
 - it was removed from your credit report
 - Keep this letter. Use it if the account appears on your credit report later.

- ❖ Write down who you contacted and when.

Remove bogus charges from your accounts.

- ❖ Call the fraud department of each business.
 - Explain that someone stole your identity.
 - Tell them which charges are fraudulent. Ask the business to remove the charges.
 - Ask the business to send you a letter confirming they removed the fraudulent charges. □ Keep this letter. Use it if the account appears on your credit report later.

- ❖ Write down who you contacted and when.

Correct your credit report.

- ❖ Write to each of the three credit bureaus. Sample letters can be found in this packet.
 - Include a copy of your Identity Theft Report and proof of your identity, like a copy of your driver's license or state ID.
 - Explain which information on your report is fraudulent.
 - Ask them to block that information. Mail your letter to:
 - Experian
P.O. Box 9554
Allen, TX 75013

 - TransUnion
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000

 - Equifax
P.O. Box 105069
Atlanta, GA 30348-5069

If someone steals your identity, you have the right to remove fraudulent information from your credit report. This is called blocking. Once the information is blocked, it won't show up on your credit report, and companies can't try

to collect the debt from you. If you have an Identity Theft Report, credit bureaus must honor your request to block fraudulent information. Use the sample letter in the packet to block information.

If you don't have an Identity Theft Report, you still can dispute incorrect information in your credit file. It can take longer, and there's no guarantee that the credit bureaus will remove the information. To dispute information without an Identity Theft Report, contact each credit bureau online or by phone.

Sample Letters and Memo

- ❖ Sample letters can be found in this packet. Additional letters are available at IdentityTheft.gov/sample-letters.
 - Identity Theft Letter About a Fraudulent Account – this sample letter will help you dispute and close a fraudulent account that was opened by an identity thief.
 - Identity Theft Letter About Fraudulent Charges to Your Account – this sample letter will help you dispute fraudulent charges on your accounts.
 - Identity Theft Letter to a Credit Bureau – this sample letter will help remove inaccurate information on your credit report.
 - Identity Theft Letter to Debt Collector – this sample letter will help you request that a debt collector stop collecting debts that you don't owe.
- ❖ Memo “Notice to Furnishers of Information” can be found in this packet.
 - All furnishers of information to consumer reporting agencies must comply with all applicable regulations. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, consumerfinance.gov/learnmore.

File a report with your local Police Department

West Jordan Police Department
8040 S. Redwood Rd.
West Jordan, Utah 84088
801-256-2000 / Dispatch 801-840-4000

File a report with West Jordan Police Department by contacting VECC at 801-840-4000. Provide West Jordan Police Department with all information regarding the Identity Theft / Fraud including but not limited to a copy of your FTC Identity Theft Report, government issued ID with photo, proof of your address, and any other proof you have of the theft.

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at once. Be sure to reference your police report number on all items submitted. 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 West Jordan Police Department if you desire prosecution and would be willing and available to appear and testify should a suspect be identified and arrested.

Other Possible Steps

Depending on your situation, you might need to take additional steps

United States Postal Inspection Service – If you are a victim of a mail-related crime, alert the Postal Inspector online at uspis.gov or by phone at 877-876-2455.

Report a Misused Social Security Number – If you suspect someone else is using your Social Security number for work, review your Social Security work history by creating an account at ssa.gov/myaccount. If you find errors, contact your local Social Security Administration (SSA) office.

Stop debt collectors from trying to collect debts you don't owe – Write to the debt collector within 30 days of getting the collection letter. The sample letter can help. Tell the debt collector someone stole your identity, and you don't owe the debt. Send copies of your Identity Theft Report and any other documents that detail the theft.

Replace Government-issued IDs – Get a free replacement Social Security card by applying online at ssa.gov/ssnumber. To replace a lost or stolen Utah Driver License you must appear at a Driver License office. To see what required documentation you need visit dld.utah.gov. If you need to replace your passport, call the State Department at 1-877-487-2778 or visit travel.state.gov.

Sample Letter – Identity Theft Letter About a Fraudulent Account

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department]

[Address]

[City, State, Zip Code]

RE: [Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft. I recently learned that my personal information was used to open an account at your company. I did not open or authorize this account, and I request that it be closed immediately. Please send me written confirmation that I am not responsible for charges on this account and take appropriate steps to remove information about this account from my credit files.

I have enclosed a copy of my Identity Theft Report and proof of my identity. I also have enclosed a copy of the Notice to Furnishers of Information, which explains your responsibilities when reporting information to credit bureaus. When you receive a request like this with an Identity Theft Report, you must stop reporting fraudulent debts to credit bureaus.

The Notice also states that if a credit bureau notifies you that information you provided may be the result of identity theft, you must stop reporting the inaccurate information and you cannot attempt to sell or transfer the fraudulent debts to another party for collection.

Please send me a letter explaining your findings and actions.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of Identity [a copy of your driver's license or state ID]
- Notice to Furnisher of Information

Sample Letter – Identity Theft Letter About Charges to Your Account

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department]

[Address]

[City, State, Zip Code]

RE: [Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft, and I am writing to dispute the following fraudulent charges on my account:

- [list charges, amounts, and dates of fraudulent transactions]

I did not make the charges listed above. I request that you remove all fraudulent charges and any related fees, send me an updated and accurate statement and close the account. I also request that you stop reporting the inaccurate information to credit bureaus.

I have enclosed my Identity Theft Report and proof of my identity. I also have enclosed a copy of the Notice to Furnishers of Information, which explains your responsibilities when providing information to credit bureaus.

The Notice also states that if a credit bureau notifies you that information you provided may be the result of identity theft, you must stop reporting the inaccurate information and you cannot attempt to sell or transfer the fraudulent debts to another party for collection.

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of Identity [a copy of your driver's license or state ID]
- Notice to Furnisher of Information

Sample Letter – Identity Theft Letter to a Credit Bureau

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

(Write to each relevant credit bureau, one at a time:)

Experian

P.O. Box 9554 or
Allen, TX

TransUnion

Fraud Victim Assistance Department or
P.O. Box 2000
Chester, PA 19022-2000

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069

RE: [Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, does not relate to any transaction(s) that I have made. It is the result of identity theft.

[Identify items(s) resulting from the identity theft that should be blocked, by name of the source, such as the credit card issuer or bank, and type of item, such as a credit account, checking account, etc.]

I have enclosed a copy of my Identity Theft Report, proof of my identity, and a copy of my credit report showing fraudulent items.

Please block this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act and send the required notifications to all furnishers of this information.

I appreciate your prompt attention to this matter and await your reply.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of Identity [a copy of your driver's license or state ID]
- Copy of Credit Report

Sample Letter – Identity Theft Letter to a Debt collector

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department]

[Address]

[City, State, Zip Code]

RE: [Your Account Number (if known)]

I am a victim of identity theft. An identity thief used my personal information without my permission to make purchases with [name of business where account was opened]. This debt is not mine. I have enclosed proof of my identity and a copy of my Identity Theft Report.

In accordance with the Fair Debt Collection Practices Act, I am asking you to immediately stop all collection activities about this debt and stop reporting it to credit bureaus. I also ask that you tell the business where the account was opened that this debt is the result of identity theft.

I have enclosed a copy of the Notice to Furnishers of Information. It explains your responsibilities under the Fair Credit Report Act (FCRA). The FCRA requires that debt collectors give an identity theft victim documents related to an account if the victim asks. Please send me copies of all records relating to the account, including:

- Account applications made on paper, online, or by telephone.
- Account statements or invoices.
- Records of payment or charge slips.
- Delivery addresses associated with the account.
- Records of phone numbers used to activate or access the account.
- Signatures on applications and accounts.
- Investigator's report.

Please send me a letter explaining what you have done to:

- Inform the business where the account was opened that the debt is the result of identity theft.
- Stop collection activities against me.
- Stop reporting information about the debt to credit bureaus.
- If you've already reported the debt to credit bureaus, notify them that the debt is the result of identity theft.
- Provide me with the records I request.
- Thank you for your cooperation.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of Identity [a copy of your driver's license or state ID]
- Notice to Furnisher of Information

NOTICE TO FURNISHERS OF INFORMATION OBLIGATIONS OF FURNISHERS UNDER THE FCRA

The federal Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681-1681y, imposes responsibilities on all persons who furnish information to consumer reporting agencies (CRAs). These responsibilities are found in Section 623 of the FCRA, 15 U.S.C. § 1681s-2. State law may impose additional requirements on furnishers. All furnishers of information to CRAs should become familiar with the applicable laws and may want to consult with their counsel to ensure that they are in compliance. The text of the FCRA is available at the website of the Consumer Financial Protection Bureau (CFPB): consumerfinance.gov/learnmore. A list of the sections of the FCRA cross-referenced to the U.S. Code is at the end of this document.

Section 623 imposes the following duties upon furnishers:

Accuracy Guidelines

The FCRA requires furnishers to comply with federal guidelines and regulations dealing with the accuracy of information provided to CRAs by furnishers. Federal regulations and guidelines are available at consumerfinance.gov/learnmore. Section 623(e).

General Prohibition on Reporting Inaccurate Information

The FCRA prohibits information furnishers from providing information to a CRA that they know or have reasonable cause to believe is inaccurate. However, the furnisher is not subject to this general prohibition if it clearly and conspicuously specifies an address to which consumers may write to notify the furnisher that if certain information is inaccurate. Sections 623(a)(1)(A) and (a)(1)(C).

Duty to Correct and Update Information

If at any time a person who regularly and in the ordinary course of business furnishes information to one or more CRAs determines that the information provided is not complete or accurate, the furnisher must promptly provide complete and accurate information to the CRA. In addition, the furnisher must notify all CRAs that received the information of any corrections and must thereafter report only the complete and accurate information. Section 623(a)(2).

Duties After Notice of Dispute from Consumer

If a consumer notifies a furnisher, at an address specified by the furnisher for such notices, that specific information is inaccurate, and the information is, in fact, inaccurate, the furnisher must thereafter report the correct information to CRAs. Section 623(a)(1)(B).

If a consumer notifies a furnisher that the consumer disputes the completeness or accuracy of any information reported by the furnisher, the furnisher may not subsequently report that information to a CRA without providing notice of the dispute. Section 623(a)(3).

Furnishers must comply with federal regulations that identify when an information furnisher must investigate a dispute made directly to the furnisher by a consumer. Under these regulations, furnishers must complete an investigation within 30 days (or 45 days if the consumer later provides relevant additional information) unless the dispute is frivolous or irrelevant or comes from a “credit repair organization.” The CFPB regulations will be available at consumerfinance.gov. Section 623(a)(8).

Duties After Notice of Dispute from Consumer Reporting Agency

If a CRA, notifies a furnisher that a consumer disputes the completeness or accuracy of information provided by the furnisher, the furnisher has a duty to follow certain procedures. The furnisher must:

- Conduct an investigation and review all relevant information provided by the CRA, including information given to the CRA by the consumer. Sections 623(b)(1)(A) and (b)(1)(B).

- Report the results to the CRA that referred the dispute, and, if the investigation establishes that the information was, in fact, incomplete or inaccurate, report the results to all CRAs to which the furnisher provided the information that compile and maintain files on a nationwide basis. Section 623(b)(1)(C) and (b)(1)(D).
- Complete the above steps within 30 days from the date the CRA receives the dispute (or 45 days if the consumer later provides relevant additional information to the CRA). Section 623(b)(2).
- Promptly modify or delete the information or block its reporting. Section 623(b)(1)(E).

Duty to Report Voluntary Closing of Credit Accounts

If a consumer voluntarily closes a credit account, any person who regularly and in the ordinary course of business furnishes information to one or more CRAs must report this fact when it provides information to CRAs for the time period in which the account was closed. Section 623(a)(4).

Duty to Report Dates of Delinquencies

If a furnisher reports information concerning a delinquent account placed for collection, charged to profit or loss, or subject to any similar action, the furnisher must, within 90 days after reporting the information, provide the CRA with the month and the year of the commencement of the delinquency that immediately preceded the action, so that the agency will know how long to keep the information in the consumer's file. Section 623(a)(5).

Any person, such as a debt collector, that has acquired or is responsible for collecting delinquent accounts and that reports information to CRAs may comply with the requirements of Section 623(a)(5) (until there is a consumer dispute) by reporting the same delinquency date previously reported by the creditor. If the creditor did not report this date, they may comply with the FCRA by establishing reasonable procedures to obtain and report delinquency dates, or, if a delinquency date cannot be reasonably obtained, by following reasonable procedures to ensure that the date reported precedes the date when the account was placed for collection, charged to profit or loss, or subjected to any similar action. Section 623(a)(5).

Duties of Financial Institutions When Reporting Negative Information

Financial institutions that furnish information to "nationwide" consumer reporting agencies, as defined in Section 603(p), must notify consumers in writing if they may furnish or have furnished negative information to a CRA, Section 623(a)(7). The CFPB has prescribed model disclosures, 12 CFR Part 1022, App. B.

Duties When Furnishing Medical Information

A furnisher whose primary business is providing medical services, products, or devices, (and such furnisher's agents or assignees) is a medical information furnisher for the purposes of the FCRA and must notify all CRAs to which it reports of this fact. Section 623(a)(9). This notice will enable CRAs to comply with their duties under Section 604(g) when reporting medical information.

Duties when ID Theft Occurs

All furnishers must have in place reasonable procedures to respond to notifications from CRAs that information furnished is the result of identity theft, and to prevent refurnishing the information in the future. A furnisher may not furnish information that a consumer has identified as resulting from identity theft unless the furnisher subsequently knows or is informed by the consumer that the information is correct. Section 623(a)(6). If a furnisher learns that it has furnished inaccurate information due to identity theft, it must notify each CRA of the correct information and must thereafter report only complete and accurate information. Section 623(a)(2). When any furnisher of information is notified pursuant to the procedures set forth in Section 605B that a debt has resulted from identity theft, the furnisher may not sell, transfer, or place for collection the debt except in certain limited circumstances. Section 615(f).

The CFPB's website, consumerfinance.gov/learnmore, has more information about the FCRA, including publications for businesses and the full text of the FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 et seq.:

Section 602	15 U.S.C. 1681	Section 615	15 U.S.C. 1681m
Section 603	15 U.S.C. 1681a	Section 616	15 U.S.C. 1681n
Section 604	15 U.S.C. 1681b	Section 617	15 U.S.C. 1681o
Section 605	15 U.S.C. 1681c	Section 618	15 U.S.C. 1681p
Section 605A	15 U.S.C. 1681cA	Section 619	15 U.S.C. 1681q
Section 605B	15 U.S.C. 1681cB	Section 620	15 U.S.C. 1681r
Section 606	15 U.S.C. 1681d	Section 621	15 U.S.C. 1681s
Section 607	15 U.S.C. 1681e	Section 622	15 U.S.C. 1681s-1
Section 608	15 U.S.C. 1681f	Section 623	15 U.S.C. 1681s-2
Section 609	15 U.S.C. 1681g	Section 624	15 U.S.C. 1681t
Section 610	15 U.S.C. 1681h	Section 625	15 U.S.C. 1681u
Section 611	15 U.S.C. 1681i	Section 626	15 U.S.C. 1681v
Section 612	15 U.S.C. 1681j	Section 627	15 U.S.C. 1681w
Section 613	15 U.S.C. 1681k	Section 628	15 U.S.C. 1681x
Section 614	15 U.S.C. 1681l	Section 629	15 U.S.C. 1681y



NOTICE TO FURNISHERS OF INFORMATION

OBLIGATIONS OF FURNISHERS UNDER THE FCRA

West Jordan Police Department
Identity Crime / Fraud Investigative Protocol

Case # _____

Date _____

Name of Victim: _____

Obtain Personal Identifying Information (SS, DL, Employer, E-mail, etc.)

1. What is the best time to reach you at home? _____

2. How did you become aware of the identity crime / fraud?

3. On what date did you first become aware of the identity crime / fraud? _____

4. When did the fraudulent activity begin? _____

5. What is the full name, address, date of birth, and any other identifying information used in the fraudulent activity?

6. List all fraudulent activity chronologically that you are aware of to date, with the locations, applications, and purchases – please be concise. The bank or Visa company should be able to provide a transaction list which provides an itemized list of the transaction history such as date/time/location.

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

8. To the best of your knowledge, what identity crime / fraud has been committed as of this time?

9. What circumstances and activities have occurred in the past six months (include activities by you or on your behalf by a member of your family or friend)?

10. How many purchases have you made over the internet in the last six months? _____

11. What internet sites have you purchased from?

12. Who has your Social Security number been given to in the last six months?

13. Do your personal checks have your Social Security and/or Driver's License number printed on them?

14. Have you written your Social Security and/or Driver's license number on any checks, or has a retailer written them on your check(s)?

15. Do you own a business that might be affected by identity crime / fraud?

16. Do you have any suspect information? _____

17. How do you believe the crime / fraud occurred?

18. Please list all the banks you have accounts with (note any that have reported fraudulent charges).

19. Please list all the banks and credit card companies you have credit cards with (note any that have reported fraudulent charges).

20. Please list all the utility companies you have accounts with (note any that have reported fraudulent charges).

21. Please list all financial institutions you have accounts with (loans, leases mortgages, etc. – note any that have reported fraudulent charges).

22. Please list any merchants you have credit accounts with (note any that have reported fraudulent charges).

23. List any financial institutions where a fraudulent account was opened in your name or with other personal identifiers.

24. List any documents obtained fraudulently using your name or personal identifiers.

25. Have you contacted and obtained a Fraud Alert and credit report from the major credit reporting organizations?

26. Have you contacted any financial institutions concerning legitimate or fraudulent accounts?

27. Have you entered your case on the Federal Trade Commission website <https://www.identitytheft.gov/#/>?
