



Identity Theft

A resource guide for victims

Identity theft involves acquiring key pieces of people's identifying information in order to impersonate them or utilize their financial resources. With this information, thieves are able to take control over the victims' financial accounts, use their credit cards, open new bank accounts and cause financial turmoil in their lives.

In an effort to assist victims of this crime, the Massachusetts Chiefs of Police Association has published this brochure for your reference.

You are not alone.
There are thousands of identity theft victims in Massachusetts every year.

Case Information:

Investigating Officer: _____

Case Number: _____

Massachusetts Chiefs of Police Association
47 Memorial Drive • Shrewsbury • MA • 01545
508.842.2935 • 508.842.3703 (Fax)
www.masschiefs.org



For all victims...

1. **Contact any of the three major credit bureaus and ask that they place a "fraud alert" on your credit report. The three credit bureaus share information, so you only need to contact one of them.**

Equifax Credit Information Services
(800) 525-6285
PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian Information Solutions
(888) 397-3742
PO Box 9530
Allen, TX 75013
www.experian.com

TransUnion
(800) 680-7289
Fraud Victims Assistance Division
PO Box 6790
Fullerton, CA 92634-6790
www.transunion.com

2. **Contact the fraud department at each creditor or bank that provided the thief with unauthorized credit, goods or services. Provide them with the case number provided to you on the front of this booklet. Keep detailed records of these conversations.**
3. **Contact financial institutions with which you have open accounts, even if these accounts have not yet been accessed or used fraudulently. Explain the situation to them. You may need to close these accounts or changing the account numbers.**



4. Contact the Federal Trade Commission online and report the case. The FTC maintains an Identity Theft Data Clearinghouse and provides information to identity theft victims.

www.consumer.gov/idtheft or 877-438-4338

Identity Theft Clearing House
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

5. Organize and keep a detailed log of all of your contacts and make copies of all documents. Make sure that you document the names of people you speak with and the time and date of your conversations.

Other Resources...

Identity Theft Resource Center:
www.idtheftcenter.org
(853) 693-7935

Social Security Administration Inspector General
Fraud Hotline – Contact this hotline if your Social Security
Number was compromised or misused 800-269-0271.
www.ssa.gov/oig/

Identification Theft Affidavit...

Attached to this brochure is an ID Theft Affidavit that has been produced by the Federal Trade Commission. Please take a moment to review the instruction page of this document. ***You can use this affidavit where a new account was opened in your name.*** If someone made unauthorized charges to an **existing account**, contact that individual creditor and ask them for instructions.



Preventing Identity Theft...

DO:

- Protect your mail by removing it from your mailbox as soon as possible.
- Buy a shredder. It is a small price to pay for protecting your identity and financial information.
- Shred all paperwork with any personally identifying information, especially documents with your Social Security number and/or date of birth. Shred all receipts containing credit card numbers, banking information, credit card offers or any other financial documents.
- Protect your wallet/purse. Never leave them unattended.
- Carefully review your monthly statements from financial institutions looking for irregularities or fraudulent activity.
- There are many services that will monitor your credit and notify you of unusual or suspicious activity. There is a fee for these services, but they may save you from headaches later.
- Be careful when making purchases or sending information over the Internet. Ensure that the website you are sending information to is secure and uses up to date encryption methods.

DON'T

- Give out personal information in response to unsolicited offers by phone, mail, Internet or in person.
- DO NOT use your Social Security number unless you have to. *The Massachusetts Registry of Motor Vehicles will assign you a random license number in lieu of using your Social Security number.*
- Do not fill out warranty cards for items you purchased or enter sweepstakes. Such information is often sold to others as a marketing tool.
- Personal identifiers, account numbers, and other private information should never be provided to someone unless you can **ensure** the information will be secure. Know the person or company to whom you gave information and ask what the person or company will do with the information