

Tempe Police Department Victim's Fraud Packet

Do not complete this packet until you have contacted Tempe Police Department to file a report and obtained a police report number. You can call Tempe Police Department non-emergency telephone number at 480-350-8311.

*****IMPORTANT*****

Failure to complete this packet in its entirety or failure to provide all the requested documentation, account or card numbers or personal information may cause this investigation to be placed into an inactive status until the requested information and/or documents are provided.

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 Tempe Police Department if you will aid in the prosecution if a suspect is identified. It is important to understand that if a suspect is identified and arrested, **YOU** as the victim may be required to assist in prosecution and may be required to appear in court and testify.

You should **ONLY** complete this packet if you are reporting one of the following crimes (please check one):

- Credit Card Fraud (on an account that you opened, even if you still have the card in your possession) where the transaction occurred within the City of Tempe.
- Check Forgery (regardless of whether it was on a check you ordered or if someone printed checks with your account information on it) where transactions occurred within the City of Tempe.
- Identity Theft (where someone is using your personal information – such as your name, date of birth, social security number, etc.) to pretend to be you to open accounts which you are not aware of, obtain employment or government benefits, to cause you loss, or for any other unlawful purpose.

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

Victim understands and signs: _____

Date: _____

Tempe Police Department Fraud Affidavit

1. My full legal name is (first name, middle, last name, suffix):

2. If different from above, when the events described in this affidavit took place, I was known as (first name, middle, last name, suffix):

3. My date of birth is (dd/mm/yyyy): _____
4. My Social Security Number is: _____
5. My driver's license or identification card number is: _____
 - a. State issued by: _____
6. My current address is (include city, state and zip code):

7. I have lived at this address since (mm/yyyy): _____
8. If different from above, when the events described in this affidavit took place, my address was (include city, state, and zip code):

9. I have lived at the address in Item #8 from (mm/yyyy) until (mm/yyyy): _____
10. My daytime telephone number is: _____
11. My evening telephone number is: _____
12. If the following statements are true, please initial:
 - a. I did not authorize anyone to use my name or personal information to see the money, credit, loans, goods or services described in this report. _____
 - b. I did not receive any benefit, money, goods or services as a result of the events described in this report. _____
13. My identification or documents (example: Driver's License, Credit/Debit Card, Checkbook), were lost or stolen on or about the date of _____. Other police or bank report number is, if applicable: _____.

14. To the best of my knowledge and belief, the following person(s) is/are responsible and used my identification or existing account numbers to gain employment, money, credit, or goods or services without my knowledge or authorization.

a. Name: _____

b. Address (include city, state, and zip code):

c. Phone Number: _____

d. Additional Information: _____

15. Check this box, if applicable: I do not know who used my personal information or account information.

16. Describe the crime which occurred to include the date, time, description of accounts or information that was compromised and accurate locations where the crimes occurred:

(Attach additional sheets if necessary)

18. Please list all the following account information to include the complete account or credit/debit card number, if applicable, which have been compromised during this crime. **PLEASE NOTE:** If the account number or card number is only partial and incomplete, this investigation will **NOT** be assigned for follow up as this information is necessary to obtain needed information.

- a. Bank/Store: _____ Check/Credit/Debit Card #: _____
- b. Bank/Store: _____ Check/Credit/Debit Card #: _____
- c. Bank/Store: _____ Check/Credit/Debit Card #: _____
- d. Bank/Store: _____ Check/Credit/Debit Card #: _____
- e. Bank/Store: _____ Check/Credit/Debit Card #: _____
- f. Bank/Store: _____ Check/Credit/Debit Card #: _____

19. If the following statements are true, please initial:

- a. I am willing to assist in the prosecution process which may include testifying in court before a judge and jury. _____
- b. If requested by the investigator, I am willing to obtain all the documents and information, at a later/future date and time. _____
- c. I understand these types of investigations are lengthy and may require multiple meetings and court proceedings which may interfere with my daily schedule or calendar. _____
- d. I authorize the release of financial and/or personal information from my financial institution to this law enforcement entity solely for the purpose of assisting them in the investigation and prosecution of this crime. _____

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. 1001 or other federal, state or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

(Signature)

(Date Signed)

(Notary)

[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]

Witness:

(Signature)

(Printed Name)

(Date)

(Telephone Number)

Pages 1 through 6 need to be completed and notarized prior to returning to the Tempe Police Department. Make a copy of pages 1 through 5 for your own records.

Please mail or drop off only pages 1 through 6 ***containing the original notary*** to the Tempe Police Department at the following address.

Tempe Police Department
Criminal Investigations Bureau
Attn: Fraud and Financial Crimes Unit
120 E 5th St.
Tempe, Arizona 85281

Please remove pages 7 through 11 for your personal information and records. These pages will give you some information to assist you with further disputes you may have with banks, creditors or your credit.

This packet contains information to assist you in the correction of your credit. 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.

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 identity theft.
- Write down all dates, times and the names of individuals you speak to regarding the identity theft and correction of your credit.

Contact your bank and other credit card issuers.

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

- 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 secret password or personal identification number (PIN)

If the identity theft involved the creation of new bank accounts, you should do the following:

- Call the involved financial institution and notify them of the identity theft.
- They will likely require additional notification in writing. (See step 4)

Contact all three (3) major credit reporting bureaus!

First request the credit bureaus place a “Fraud Alert” on your file. A fraud alert will put a notice on your credit report 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 on your credit file and subsequently the PIN must then be given for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.

www.scamsafe.com – Provides useful information related to identity theft and indicates which states participate 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.

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

Equifax	TransUnion	Experian
Consumer Fraud Division	Fraud Victim Assistance Dept	Nat. Consumer Assist
800-525-6285	800-680-7289	888-397-3742
P.O. Box 740256	P.O. Box 6790	P.O. Box 9530
Atlanta, GA 30374	Fullerton, CA 92834	Allen, TX 75013

File a report with the Federal Trade Commission

You can go on-line to file an identity theft complaint with the FTC <https://reportfraud.ftc.gov/#/> or by calling **1-877-IDTHEFT**.

Contact creditors involved in the Identity Theft by phone and in writing.

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect or suspects. Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide the creditors with the completed Identity Theft Affidavit (some may require that you use their own affidavit), Letter of Dispute, and a copy of the FACTA Law.

FTC Identity Theft Affidavit

A copy of the FTC Identity Theft Affidavit can be found at the end of this packet. This is the same affidavit that the FTC makes available to victims of identity theft. The 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.

Letters of Dispute

Sample copies of the Letters of Dispute can also be found at the end of this packet. This letter needs to be completed for every creditor involved in the identity theft. 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 all records related to the fraudulent accounts to be provided to you and made available to the Tempe Police Department. You should retain copies of any letters you complete.

FACTA Law

A portion of the FACTA Law can also be found at the end of this packet. As previously discussed in this packet, FACTA allows you to obtain copies of all records related to the fraudulent accounts. You are then 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 Tempe Police Department. We have found it useful to provide a copy of the FACTA Law with the submission of the Identity Theft Affidavit and Letter of Dispute to the individual creditors.

Additional Useful Information

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 at 1-877-876—2455 or you can file a report online at <https://www.uspis.gov/report/>.

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 <http://www.ssa.gov/online/ssa-7050.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/reportppt.html>.

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.

Sample Dispute Letter for Existing Accounts

Date

Your Name Your Address

Your City, State, Zip Code

RE: Your Account Number

Name of Creditor

Billing Inquiries Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) on my account in the amount of \$ __. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed, or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited, as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as a police report or Identity Theft Affidavit) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

In addition, pursuant to.....as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). Copies of the records can be (mailed to me at the address listed below or faxed to the number listed below). In addition, please make these records available to the Tempe Police Department upon their request.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)