



Information and Instructions

The information in this packet is for use after you have contacted the Phoenix Police Department (PPD) and obtained an Incident Report number related to your identity theft case. If you have not made a police report, you may do so online at: <https://www.phoenix.gov/police> (click on "Online Reporting" on the left side of the page). Keep track of your report number as creditors, financial institutions, and credit bureaus will ask for it.

My Phoenix Police Department Incident Report # is:

This packet is for you to keep and contains information to assist you in correcting your credit and ensuring you are not responsible for the debts incurred by the identity theft. This packet also includes information on how you can obtain financial records for any fraudulent account and how to provide those records to law enforcement in order for an investigation for prosecution to be conducted.

While some victims are only interested in the correction of their credit and do not necessarily desire prosecution, the PPD requests you only submit the requested documents to us if you do desire prosecution.

- In cases of identity theft, it is often difficult to identify and prove who actually used your name and/or personal information as many suspect/s obtain this information over the phone or internet and/or they use inaccurate information, such as addresses and phone numbers.
- **Please be advised that in the event a suspect is identified, arrested, and the case proceeds to court, you as the victim will mostly likely be required to appear and testify in court.**

PLEASE NOTE: If a suspect cannot be identified for prosecution, it will **not** affect your ability to correct the fraudulent accounts and remove them from your credit.

****** Please follow Steps 1 through 5 listed on the following pages. ******

PLEASE NOTE: Without the document evidence requested on pages 3 and 4 of this packet, the PPD cannot begin the investigation.

ADDITIONAL NOTES:

- 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 the *Additional Information* section (page 5). Do not contact the employer directly as they may warn the suspect employee.
- If your name and/or information has been used by someone else to avoid a traffic ticket or any criminal prosecution in another city/state, please contact the agency investigating the original crime.
- The [Fair and Accurate Credit Transactions Act \(FACT Act\)](#) (amended the *Fair Credit Reporting Act*) allows for you to obtain copies of all records related to the fraudulent accounts. You are also permitted to request that law enforcement, upon their request, be provided with copies of the records you received; thereby allowing law enforcement to bypass the sometimes difficult process of obtaining subpoenas for the very same information.

HELPFUL HINTS:

- Each creditor has different policies and procedures for correcting fraudulent accounts, so be sure to ask each creditor what their policies and procedures are.
- Write down all the dates, times, and names of individuals you speak to regarding the identity theft and correction of your credit.
- Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.
- www.scamsafe.com – Provides useful information related to identity theft.

Step 1: 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 cards), 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)

Step 2: Contact the three (3) national credit bureaus.

You should request the credit bureaus to place a “Fraud Alert” and/or “Security Freeze” on your credit records.

- A fraud alert notifies creditors to take extra steps to verify your identity before extending any credit.
- A security freeze is the best way to help prevent new accounts from being opened in your name.
 - * Some of the credit bureaus require a PIN to be designated on your credit file and subsequently, the PIN must then be given for credit to be extended.

Below is a list of the three (3) credit bureaus and the links and phone numbers to have a “Fraud Alert” and/or “Security Freeze” placed on your credit report:

Equifax

Equifax.com/personal/credit-report-services
1-800-685-1111

Experian

experian.com/help
1-888-EXPERIAN
1-888-397-3742

TransUnion

TransUnion.com/credit-help
1-888-909-8872

Because of the *FACT Act*, the credit bureaus are required, upon request, to provide one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee. Request your free credit reports online at www.annualcreditreport.com.

Step 3: File a report with the Federal Trade Commission (FTC).

Report your identity theft and get a personal recovery plan online at <https://www.identitytheft.gov/> or by calling 1-877-IDTHEFT (438-4338).

Step 4: Contact the creditors involved in the identity theft.

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect/s and/or where the suspect/s accessed existing accounts. Some examples include, banks, credit card companies, mortgage companies, utility companies, telephone companies, cell phone companies, etc.

You will need to provide the below documents to EACH creditor.

Identity Theft Affidavit - The affidavit requests information regarding you as the victim, how the fraud occurred, any law enforcement actions, and a checklist for documentation you can provide.

NOTE: If creditors, financial institutions, or collection agencies do not require you to complete their own affidavit, you may use the *PPD Identity Theft Affidavit Form 80-601D* located at the end of this packet.

Step 4: Contact the creditors involved in the identity theft. (Continued)

Dispute Letter - The dispute letter is used to dispute fraudulent account/s and/or transaction/s and should contain information related to the fraudulent account/s and/or transaction/s, your dispute of the account/s and/or transaction/s, and your request for the information to be corrected. In addition, the letter should:

1. Reference the appropriate *FACT Act* section.
2. Request copies of any and all records related to the fraudulent accounts to be provided to you.
3. Request all records to be made available to law enforcement.

FACT Act - You should provide a copy of the appropriate *FACT Act* section with the submission of an identity theft affidavit and dispute letter to the individual creditors.

NOTE: Sample letters and *FACT Act* sections can be found on the FTC's website at <https://www.identitytheft.gov/Sample-Letters>

Step 5: Send a completed and signed PPD Identity Theft Affidavit Form 80-601D* **AND** copies of all document evidence* obtained from the creditors regarding the fraudulent account/s and/or transactions to the PPD.

Send by email to: documentcrimes@phoenix.gov

Send by mail or hand deliver to: **Phoenix Police Department – Financial Crimes Detail
620 West Washington Street
Phoenix, AZ 85003**

*The *PPD Identity Theft Affidavit Form 80-601D* can be found at the end of this packet and the types of document evidence needed are listed below on pages 3 and 4.

To avoid confusion and to ensure all items are forwarded to the assigned detective, if possible, please submit everything at once (please do not send items separately).

PLEASE NOTE: Only submit the requested documents to the PPD if you desire prosecution and would be willing to appear and testify in court should a suspect be identified and arrested (do not submit this packet if you are only interested in the correction of your credit and do not necessarily desire prosecution).

***** You will only be contacted by a detective if the document evidence you ***** submit leads to the identification and prosecution of a suspect.

Document Evidence Needed to Begin an Investigation for Prosecution:

To obtain the document evidence listed on the next page, sample *Dispute Letters* are available from the FTC's website at <https://www.identitytheft.gov/Sample-Letters>.

NOTE:

- Write your PPD Incident Report number on copies of all documents you will be sending to the PPD.
- If only a partial account number is listed on the document, please write the entire number on the copy you will be sending to the PPD.

Document Evidence Needed to Begin an Investigation for Prosecution: (Continued)

1. If your existing accounts are being accessed, please obtain the following:

- (a) Bank statements or bills showing where the transactions occurred
 - Please circle or underline the fraudulent transactions.
 - * Do not use a highlighter as it may make it impossible to read photocopies.
 - Call your bank/the company and request the physical address for where the transactions occurred.
- (b) Bills from companies showing merchandise ordered
 - Addresses where items were delivered
 - What phone numbers were associated with the order
- (c) Any information from the creditor that shows how or where the account was used
- (d) The name or employee number and phone number of any representative from the businesses you speak to

2. If new accounts have been opened in your name, please obtain the following:

- (a) Any bank statements for accounts that are not yours
- (b) Credit reports showing the accounts that are not yours
 - Please circle or underline all accounts that are not yours.
 - * Do not use a highlighter as it may make it impossible to read photocopies.
- (c) Bills from utility companies for accounts you did not open
- (d) 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
- (e) The name or employee number and phone number of any representative from the businesses you speak to.

3. If someone is using your personal information for employment, the PPD will need:

- (a) Copies of the Department of Economic Security or Social Security Administration report showing your information is being used for employment in Phoenix.
- (b) If only your social security number is being used for employment, please provide a **stamped** social security number verification letter from the Social Security Administration that verifies the social security number in question is assigned to you.

Additional Information:

- ✓ **Post Office** - If you suspect your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. Find your local postal inspector online at <http://usps.com> or by calling **1-800-275-8777**.

- ✓ **Social Security Administration** - If you suspect someone is using your social security number to obtain employment, contact the Office of the Inspector General's fraud hotline at **1-800-269-0271** or submit a report online at <https://oig.ssa.gov/>. Check the accuracy of your work history by requesting a copy of your [Social Security Statement](#):
 - Access/create a **my** Social Security account online at <https://www.ssa.gov/myaccount/> or
 - Print, complete, and mail a [Request for Social Security Statement Form SSA-7004](#) to the address listed on the form (takes approximately four to six weeks to process).

- ✓ **Internal Revenue Service (IRS)** - If you suspect someone has used your social security number to file a tax return, go online to <https://www.irs.gov/identity-theft-central> and access the [Taxpayer Guide to Identity Theft](#) for information/steps on tax-related identity theft.

- ✓ **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 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, an identity theft affidavit, dispute letter, and a copy of the appropriate section of the *FACT Act*.

NOTE: If the collection agency does not require you to complete their own affidavit, you may use the *PPD Identity Theft Affidavit Form 80-601D* located at the end of this packet.



Phoenix Police Department Incident Report #: _____

Victim Information

1. My full legal name is: _____
(First) (Middle) (Last) (Jr., Sr., III)
2. (If different from above) When the events described in this affidavit took place, I was known as:

(First) (Middle) (Last) (Jr., Sr., III)
3. My date of birth is: _____
(Month/Date/Year)
4. My social security number is: _____
5. My driver license or identification card state and number is: _____
6. My current address is: _____
(Street)

(City) (State) (Zip Code)
7. I have lived at this address since: _____
(Month/Year)
8. (If different from above) When the events described in this affidavit took place, my address was:

(Street)

(City) (State) (Zip Code)
9. I lived at the address in Item 8 from: _____ Until _____
(Month/Year) (Month/Year)
10. Contact phone number(s): _____
Contact email address: _____

How the Fraud Occurred

Check all that apply for items 11 – 17:

11. I did not authorize anyone to use my name or personal information to seek money, credit, loans, goods, or services described in this report.
12. I did not receive any benefit, money, goods, or services as a result of these events.

How the Fraud Occurred - (Continued)

13. My identification documents (for example, credit cards, birth certificate, driver license, social security card, etc.) were:
 Stolen on or about: _____ Lost on or about: _____
Day/Month/Year Day/Month/Year

14. To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, social security number, mother's maiden name, etc.) or identification documents to get money, credit, loans, goods, or services without my permission:

_____	_____
Name (if known)	Name (if known)
_____	_____
Address (if known)	Address (if known)
_____	_____
Phone number/s (if known)	Phone number/s (if known)
_____	_____
Additional information	Additional information

15. I DO NOT know who used my information or identification documents to get money, credit, loans, goods, or services without my knowledge or authorization.

16. Additional comments (for example, description of fraud, which documents or information were used, or how the identity thief may have gained access to your information):

Victim's Law Enforcement Actions

17. Check ONLY one:
- I am willing to assist in prosecution of the person(s) who committed this fraud.
- I am NOT willing to assist in the prosecution of the person(s) who committed this fraud.
18. Check ONLY one:
- I am authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
- I am NOT authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
19. (Check all that apply): I have have not reported the events described in this affidavit to another law enforcement agency. The other law enforcement agency did did not complete a report.
- If you have contacted another law enforcement agency, please complete the below information:

Agency #1

Name of officer/person who took report

Date of report

Report number

Phone number

Email address (if known)

Agency #2

Name of officer/person who took report

Date of report

Report number

Phone number

Email address (if known)

Documentation Checklist

Please indicate the supporting documentation you can provide to the companies you plan to notify. Attach copies (NOT originals) to the affidavit before sending the affidavit to the companies.

20. A copy of a valid government-issued photo-identification (ID) card (for example, your driver license, state issued ID card, or your passport). If you are under 16 and do not have a photo ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.
21. Proof of residence during the time the disputed bill occurred, the loan was made, or other event took place. For example, a rental/lease agreement in your name, a copy of a utility bill, or copy of an insurance bill.
22. A copy of the report filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in item #19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Signature

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