



Unfortunately, most people are familiar with the concept of identity theft – the fraudulent use of a person’s personal identifying information. Even if it hasn’t happened to you personally, you probably know someone who has fallen victim to identity theft at some point.

The Tinley Park Police Department is providing the following information to residents who believe they may have been the victim of identity theft.

#### Helpful hints:

Remember that each creditor has different policies and procedures for correcting fraudulent accounts:

- Do not provide original documents
- Be sure to keep copies of everything you provide
- Write down all dates, times and names of individuals with which you speak

#### Step 1: Contact your bank and other credit card issuers.

For theft involving **existing bank accounts**, make sure you:

- Close the account and/or put stop payments on all outstanding checks.
- 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).

For theft involving the creation of **new bank accounts**, make sure you:

- Call the involved financial institution and notify them of the identity theft.
- The financial institution likely will require additional notification in writing (see Step 4).

#### Step 2: Contact all three major credit reporting bureaus.

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com), which provides one free credit report per credit bureau agency per year, with subsequent credit reports available at a nominal fee.

The three major credit reporting bureaus for victims to report fraud include:

#### Equifax - Consumer Fraud Division

(800) 525-6285  
P.O. Box 740256, Atlanta, GA 30374

#### TransUnion - Fraud Victim Assistance Department

(800) 680-7289  
P.O. Box 6790, Fullerton, CA 92834

#### Experian - National Consumer Assistance

(888) 397-3742  
P.O. Box 9530, Allen, TX 75013

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

You can file an identity theft complaint with the FTC by clicking on the ID Theft icon at [www.FTC.gov](http://www.FTC.gov) or by calling (877) 438-4338.

#### Step 4: Contact creditors involved in the identity theft by phone and in writing.

Contact all the companies or institutions that provided credit or opened new accounts for the suspect. Provide creditors with the completed Identity Theft Affidavit (some may require that you use their own affidavit), as well as the Letter of Dispute and a copy of the FACTA Law.

#### Step 5: Submit the Identity Theft Affidavit **AND** copies of all information and records obtained from the creditors with regard to the fraudulent accounts to the Tinley Park Police Department

To avoid confusion, the Tinley Park Police Department requests that you submit everything at once, if possible. Be sure to write your police report number on all items

submitted. The types of document evidence needed are listed below. The information should be hand-delivered.

#### Documentation for Prosecution

The following items should be obtained by using the sample dispute letters to dispute charges and request all documentation related to the account(s). Without this document evidence, the Tinley Park Police Department will not be able to begin an investigation.

If **existing accounts** are being accessed, please obtain the following:

- Bank statements or bills showing where the transactions occurred
- Bills from companies showing merchandise ordered
- Addresses where items were delivered
- What phone numbers were 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** are 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
- 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 or on the 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 or employee number and phone number of any representatives from the businesses with which you deal

## USEFUL INFORMATION

**Post Office:** If you suspect your mail has been stolen or diverted, contact your local postal inspector. You can obtain the address and telephone number for your area at the United States Postal Service website at [www.usps.com](http://www.usps.com) or by calling (800) 275-8777.

**Social Security Administration:** If you suspect someone is using your Social Security number, contact the Social Security Administration's fraud hotline at (800) 269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES). You can obtain a PEBES application at your local Social Security office or at [www.socialsecurity.gov/forms/ssa-7050.pdf](http://www.socialsecurity.gov/forms/ssa-7050.pdf).

**Internal Revenue Service:** Contact the IRS Office of Special Investigations [www.irs.gov](http://www.irs.gov) to report false tax filings, potential criminal violations of the Internal Revenue Code and related financial crimes.

**Collection Agencies:** If you are contacted by a collection agency about a debt for which you are not responsible, immediately notify them 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 the FACTA Law.

## FOR MORE INFORMATION

For additional information, or for samples and copies of affidavits, please visit [www.tinleypark.org](http://www.tinleypark.org) download the Tinley Park Police Department Identity Theft Victims' Packet.



**Tinley Park Police Department**  
7850 W. 183rd Street, Tinley Park, IL 60477  
(708) 444-5300 | Emergency: 911

### Mission Statement

*We, the members of the Tinley Park Police Department, in partnership with the community, are dedicated to providing professional police services. We are committed to serve with integrity and compassion, and strive to improve the quality of life within the community of Tinley Park.*

### STAY IN TOUCH

- **Online:** [www.tinleypark.org](http://www.tinleypark.org) hosts information on the latest news and events.
- **Community Email:** Information delivered weekly to your email inbox. Subscribe by visiting the Village website and clicking on the "Stay Informed" tab on the lower left.
- **Facebook:** "Like" us at [www.facebook.com/VillageofTinleyPark](http://www.facebook.com/VillageofTinleyPark) for information in your news feed.
- **Twitter:** Follow Tinley Park at [www.twitter.com/tinleypark\\_IL](http://www.twitter.com/tinleypark_IL).
- **Tinley TV:** Airls constantly on Comcast Channel 4 and U-verse Channel 99, as well as on the Village's YouTube channel. Visit [www.tinleypark.org/TPTV](http://www.tinleypark.org/TPTV) for information.



12/2016



# Identity Theft Tips and Information

