



Identity Theft Victim's Packet

Information and Instructions: This packet is to be completed once you have contacted the Carson City Sheriff's Office, complete a crime report and obtained a Sheriff's Office case number related to your identity theft case.

Do not submit this packet to the Carson City Sheriff's Office if you do not desire prosecution and are not willing and available to appear and testify should a suspect be identified and arrested.

MY CARSON CITY SHERIFF'S OFFICE CASE NUMBER IS: _____

This packet contains information to assist you in the correction of your credit and to help you identify debts that were incurred as a result of your identity being stolen. 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 these records we cannot complete an investigation. We realize 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 the Carson City Sheriff's Office if you are willing to seek prosecution. It is important to understand that if a suspect is identified and arrested, and the case proceeds to court, you will most likely will be required to appear and testify.

Completion of dispute letters which provide us with the necessary documentation is required before we can begin investigating your case for prosecution. In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone number. 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 actually used the victim's name and/or personal information over the phone or internet. It is important to note that even if the suspect(s) cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit. When you report your identity crime to the Carson City Sheriff's Office, 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 the section for contacting the Social Security Administration under Additional Useful Information. 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 is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

Help Hints:

- 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 the individuals you speak to regarding the identity theft and correction of your credit.

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 card) you should do the following:
- Close the account that was used fraudulently and 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 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, including Nevada, allow for a Security Freeze in which a PIN can be designated on your credit file and subsequently the PIN must then be given in order for the credit to be extended. The process for a Security Freeze is also outlined in Nevada Revised Statute 598C.300.

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

Consumer Fraud Division

800-525-6285

P.O. Box 740256

Atlanta, GA 30374

<https://www.equifax.com/personal/credit-report-services/credit-dispute/>

TransUnion

Fraud Victim Assistance Dept.

800-680-7289

P.O. Box 6790

Fullerton, CA 92834

<https://www.transunion.com/credit-disputes/dispute-your-credit>

Experian

Consumer Assistance

888-397-3742

P.O. Box 9530

Allen, TX 75013

<https://www.experian.com/disputes/main.html>

STEP 3: File a report with the Federal Trade Commission.

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

There is also helpful information available at <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>

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

This step involves contacting all of the companies or institutions that provided credit or opened new accounts for the suspect(s). Provide the creditors with the completed Identity Theft Affidavit (some may require that you use their specific 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, a documentation checklist and Fraudulent Account Statement. Please know that some creditors, financial institutions, or collection agencies have their own affidavit that you may have to complete.

Letter 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 any and all records related to the fraudulent accounts be provided to you and made available to the Carson City Sheriff's Office.

Fair and Accurate Credit Transactions Act (FACTA)

A portion of the FACTA law can also be found at the end of this packet. As previously explained in this packet, FACTA allows for 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. FACTA also allows you to request the information be made available to the Carson City Sheriff's Office. 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.

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:

Carson City Sheriff's Office – Investigations Division

Attn: Fraud

911 E. Musser St.

Carson City, Nevada 89701

To avoid unnecessary delays or lost documents, we request that you submit everything at once in the same packet. Be sure to reference your case number on all of the documents you are submitting. The packet can be hand delivered or mailed.

Additional Information and Resources

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. You can obtain the address and telephone number of the postal inspector for your area by calling 1-877-876-2455.

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/forms/ssa-7050.html>

Internal Revenue Service - The following link will take you to the IRS Identity Theft Affidavit.

<https://www.irs.gov/pub/irs-pdf/f14039.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:

<https://travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.html>

Nevada Identity Theft Program –The Nevada Identity Theft Program was designed by the state Legislature to assist identity theft victims in the recovery process by providing a new and effective tool to demonstrate that their identity has been stolen. The program can assist in restoring credit and avoiding improper criminal charges. Once an application process has been completed, the victim may receive a secured, personalized identification card that can be used to alert law enforcement and creditors about fraudulent activity. Additional information is available on the Nevada Attorney General’s website:

https://ag.nv.gov/Hot_Topics/Victims/ID_Theft_Program/

Sample Dispute Letters - The following link will take you to the Federal Trade Commissions website where you will find several sample dispute letters.

<https://www.identitytheft.gov/Sample-Letters>

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.