

Pasco County Sheriff's Office
Economic Crime Unit

Identity Theft Guide

This kit was designed to assist you in working through the process of resolving the theft of your personal information and to clear your name. This information was compiled to assist identity theft victims in Pasco County, as well as people in other states who had their personal information fraudulently used in Pasco County.

The process of resolving the theft of your identity can be a tedious and confusing process. As you contact financial institutions, creditors, and law enforcement, it is important to keep an accurate record of the actions you take to document your progress.

When your personal information is compromised or stolen, it can be used in a variety of ways. When you discover you have become the victim of identity theft, there are several basic steps you should take that apply to nearly all kinds of identity theft cases:

Step One

- Report the incident to the fraud department of the three major credit bureaus.
- Ask the credit bureaus to place a "fraud alert" on your credit report.
- Order copies of your credit reports so you can review them to look for additional fraudulent accounts opened with your information, or if there have been unauthorized charge made to your existing accounts.
- Ask creditors to contact you prior to opening new accounts or changing existing accounts.

Contact information for the three major credit bureaus is as follows:

Equifax
P.O. Box 740241
Atlanta, Ga 30374-0241
To order your report: 1-800-685-111
To report fraud: 1-800-525-6285
TDD: 1-800-255-0056
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
To order your report: 1-888-EXPERIAN (397-3742)
To report fraud: 1-888-EXPERIAN (397-3742)
TDD: 1-888-972-0322
www.experian.com

TransUnion
Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92634-6790
To order your report: 1-800-888-4213
To report fraud: 1-800-680-7289
TDD: 1-877-553-7803
www.transunion.com

Step Two

Contact the fraud department of each of your creditors.

- Gather the contact information for each of your credit accounts (credit cards, utilities, cable bills, etc.) and call the fraud department for each creditor.
- Report the incident to each creditor, even if that account has not been tampered with. Close the account that you believe have been compromised. Ask the credit bureaus to place an "alert" on any account that remains open.
- Follow up in writing immediately. The Federal Trade Commission (FTC) provides an Identity Theft Affidavit, a standardized form used to report new accounts fraudulently opened in your name. Check with the company to see if they accept this form. Have them send you their form if necessary.
- Confirm all conversations in writing. Follow your phone call with a letter or email and necessary documentation to support your claim.
- Call the Federal Trade Commission at 1-877-IDTHEFT (43804338) and request a copy of their brochure "Identity Crime: When Bad Things Happen to Your Good Name." This brochure contains sample dispute letters to help get you started as well as more information on resolving credit problems. The brochure is also available online at www.ftc.gov. If you do not have access to the Internet, you may also contact the FTC by mail:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Ave NW
Washington, DC 20580

Step Three

Contact your bank or financial institution.

- If your checks have been stolen, or if you believe they have been used, contact your bank or credit union and place stop payments on the stolen checks.
- Place stop payments on any other checks you are missing or unsure about.
- Contact the major check verification companies and request they notify retailers who use their databases not to accept your checks:

TeleCheck: 1-800-710-9898 or 1-800-927-0188
Cetergy, Inc.: 1-800-437-5120
International Check Services: 1-800-631-9656

- Call SCAN at 1-800-262-7771 to learn if bad checks have been passed in your name.
- If you suspect your accounts have been accessed or compromised, cancel your checking Account and savings account, and obtain new numbers. Remember to cancel accounts which may be linked to one another.
- Change any direct deposit or direct pay accounts you have related to the compromised accounts (mortgage payments, car payments, other accounts, etc.)

Step Four

Report the incident to law enforcement.

- File an immediate report with the law enforcement agency holding jurisdiction where the identity theft occurred and obtain a case number. The location of jurisdiction is where the account(s) were opened or services/merchandise provided. If your identity has been assumed outside Pasco County and you wish to file a report with the Pasco County Sheriff's Office, you may do so. The report will be forwarded to the jurisdiction where the crime occurred.
- When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports, and your notarized ID Theft Affidavit.
- Request a copy of the police report. Some creditors will request to see the report to remove the debts created by the identity thief.

Note: Identity theft cases are generally difficult to prove beyond a reasonable doubt due to lack of adequate physical evidence. This is due in part to standard business practices or policies. Businesses may be unable to provide necessary evidence (applications, contracts, receipts, surveillance, etc.) or have no actual personal contact with the perpetrator.

On occasion, you may receive information about the identity thief such as an address, phone number or an e-mail address used to commit fraud. This information is a "lead" in the investigation and while usually not sufficient in itself to make an arrest or to facilitate referral to the State Attorney's Office, you should report the information to the law enforcement agency where you filed the police report. Evidence must prove beyond a reasonable doubt that the perpetrator is, in fact, the specific person who committed the crime of identity theft.

What Else Can I Do?

File a complaint with the FTC's Identity Theft Clearinghouse.

The Clearinghouse is the federal government's repository for ID theft complaints. Complaint information is entered into a central database, the Consumer Sentinel, which is accessed by many local and state law enforcement agencies in Florida, as well as Florida's Attorney General, for identity theft investigation. Call the toll-free hotline at 1-877-IDTHEFT.

Flag your Florida Driver's License.

At your request, the Fraud Section of the Department of Highway Safety and Motor Vehicles (DHSMV) will place a flag on your driver's license if you are a victim of identity theft (regardless of whether your Florida Driver's License has been compromised). To reach the Fraud Section call (850) 488-4579. You will be asked to submit your request in writing to:

Department of Highway Safety and Motor Vehicles
DDL/BDI - Fraud Section, Room A327
Neil Kirkman Building
Tallahassee, FL 32399-0570

If you believe that the identity thief actually used your personal information to secure a Florida Driver's License or Identification Card, DHSMV will conduct a fraud investigation. To initiate this investigation, request a DHSMV Identity Theft Report Form and mail it to the address above. The form is also available through the DHSMV website at www.hsmv.state.fl.us.

Get assistance through Florida's Fraud Hotline.

Florida's Attorney General provides a toll-free fraud hotline for Floridians who are the victims of fraud. Contact the hotline at 1-866-NO-SCAM (1-866-966-7226). Trained advocates can help provide additional resource information in your area.

Check your Florida criminal history information.

A victim may be faced with a criminal record for a crime he or she did not commit. The Florida Department of Law Enforcement (FDLE) can provide a Compromised Identity Review (based on a fingerprint comparison of state criminal history files) to determine what, if any, criminal history belongs to you. It will also determine if any arrest records have been falsely associated with you as a result of someone using your identity. If a fingerprint check determines you are an identity theft victim, FLDE will work with local law enforcement agencies to attempt to clear fraudulent data from the criminal history files and provide you with a Compromised Identity Certificate. For more information, contact FDLE's Quality Control Section at (850) 410-8880 or visit www.fdle.state.fl.us.

Remove your personal identifiers from Florida court records.

Any person has the right to request the Clerk of the Court or County Recorder to redact/remove his or her Social Security number, bank account number, credit, debit or charge card number from any image or copy of an official record that has been placed on such Clerk's/County Recorder's publicly available Internet website, or in a court file. If you believe your personal information appears in a publicly available record, contact your local Clerk of the Court's Office to initiate a request to remove the information. A listing of all Clerks of the Court is available at www.flclerks.com.

Report mail theft to the U.S. Postal Inspection Service (USPIS).

The U.S. Postal Inspection Service will investigate if your mail has been stolen by an identity thief and used to obtain new credit or commit fraud. Incidents should be reported to your nearest U.S. Postal Inspection Service District office. Check your telephone book for your local office or visit postalinspectors.uspis.gov.

Report passport fraud to the U.S. Department of State.

If your passport is lost or stolen, or if you believe it is being used fraudulently, contact your local Department of State field office. Check your telephone book or visit www.state.gov.

Protect your social security number

- Do not give out your SSN unless it is absolutely necessary, and ask to use other types of identifiers.
- The Social Security Administration can verify the accuracy of earnings reported on your social security number. To check for inaccuracies or fraud, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration by calling 1-800-772-1213 or visit www.ssa.gov

Treat your mail and trash carefully

- Deposit outgoing mail in a post office collection box or at your local post office rather than an unsecured mailbox. Promptly remove mail from your mailbox. If you are planning on being away from home and can't pick up your mail, request a vacation hold on your mail.
- Tear or shred your charge receipts, copies of credit applications, insurance forms, medical statements, checks, bank statements, or any other items which contain your personal information.

Disposing of Your Personal Computer.

Before you dispose of a computer or other data storing device, delete all the personal information it stores. Deleting the files using keyboard strokes or mouse commands may not be sufficient. The files may stay on the computer's hard drive where they can be retrieved by someone with computer knowledge. Use a "wipe" utility to overwrite the entire hard drive.

Remember: If it sounds too good to be true...

It probably is. Do not respond to phone solicitations for credit or other promotions. Identity thieves create phony offers to get you to provide them with your personal information. You must guard this information to protect it from criminals.

Helpful Links:

www.consumer.gov/idtheft

- How to Dispute Credit Report Errors
- Your Access to Free Credit Reports
- Fair Debt Collection
- ID Theft: What It's All About
- Avoiding Credit and Charge Card Fraud
- Credit, ATM, and Debit Cards: What to Do If They're Lost or Stolen

www.ssa.gov/pubs/10064.html

- Identity Theft and your Social Security Number

www.treas.gov/usss

- The US Secret Service investigates financial crimes, which may include identity theft, where the dollar loss is substantial.
- Financial Crimes Division: www.treas.gov/usss/financial_crimes.shtml

www.fbi.gov

- The FBI investigates cases of identity theft, bank fraud, mail fraud, fraud against the government, and terrorism.

www.fdle.state.fl.us/CompID/

- FDLE's Compromised Identity Services

www.myfloridalegal.com/identitytheft

- Florida's Attorney General's Identity Theft Resource Center

FTC On-Line Identity Theft Complaint Form

[https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03)

Filing a report with the FTC:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/filing-a-report.html>

FTC Brochure: Fighting Back Against Identity Theft

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.htm>

FTC Alert: What To Do If Your Information Has Been Compromised

<http://www.ftc.gov/bcp/online/pubs/alerts/infocompalrt.htm>