



ARCADIA POLICE DEPARTMENT

Diana M. Anderson, Chief

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INSTRUCTIONS FOR VICTIMS OF IDENTITY THEFT

Individuals and Businesses who believe their Identity has been stolen must take the recommended steps to prevent further fraudulent accounts opened and/or charges to your legitimate accounts...

As soon as possible:

- (1) Contact the fraud department of one of the three major credit bureaus to place a fraud alert on your credit file. This will prevent further unauthorized opening of new accounts or changes to existing accounts. Contact information for the credit bureaus is attached.
- (2) Close all accounts that have been opened fraudulently and existing accounts that have been tampered with.
- (3) Continue with the filing of a police report by completing the "Identity Crime Incident Detail Form". Include copies of all supporting documents such as statements, past-due notices, and all other correspondence received or sent by you. Upon completion, telephone the Trempealeau County Sheriff's Dispatch at 715-538-4351 and asked to speak to an Arcadia Police Officer and file a police report.

While identification and prosecution of Identity Theft suspects is not always possible, this agency is dedicated to assisting victims with rights and opportunities afforded them under the Federal Fair Credit Reporting Act and Wisconsin Statutes. You will be referred to the Federal Trade Commission's ID Theft website for further information and instructions. The address for this site is www.consumer.gov/idtheft/ Persons not having internet access will be supplied with a printed copy of all materials.

A handwritten signature in black ink that reads "Diana Anderson". The signature is fluid and cursive.

Chief Diana Anderson

Arcadia Police Department



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Identity Theft Victims: Immediate Steps

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What are the first steps I should take if I'm a victim of identity theft?

If you are a victim of identity theft, take the following **four steps** as soon as possible, and keep a record with the details of your conversations and copies of all correspondence.

1. Place a fraud alert on your credit reports, and review your credit reports.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports. Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. See [Correcting Fraudulent Information in Credit Reports](#) to learn how. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has

IDENTITY CRIME INCIDENT DETAIL FORM

Please fill out this form and return it to the Police Department as soon as possible, or bring it to the meeting with the detective assigned to your case. The information you provide will be used to understand what occurred, organize the investigative case, determine where evidence might be found, develop a theory of how the identity crime occurred, and determine what financial institutions should be contacted in the course of the investigation.

Date this form was filled out: _____
First Name: _____
Middle Name: _____
Last Name: _____
Social Security Number: _____
Driver's License Number: _____
Date of Birth: _____
Home Address: _____
Home Telephone Number: _____
Cell Phone Number: _____
Pager Number: _____
E-Mail Address: _____
Employer: _____
Work Address: _____
Work Telephone Number: _____

1. What is the best time to reach you at home? _____
2. How did you become aware of the identity crime?
____ found fraudulent charges on my credit card bill
(Which one? _____)
____ found fraudulent charges on my cellular phone bill
(Which one? _____)
____ received bills for an account(s) I did not open
(Which one? _____)
____ found irregularities on my credit report
____ was contacted by a creditor demanding payment
(Which one? _____)

- _____ was contacted by a bank's fraud department regarding charges
(Which one? _____)
- _____ was denied a loan
- _____ was denied credit
- _____ was arrested, had a warrant issued, or a complaint filed in my name for a crime I did not commit (Which one? _____)
- _____ was sued for a debt I did not incur
(Which one? _____)
- _____ was not receiving bills regularly for a legitimate account
(Which one? _____)
- _____ was denied employment
- _____ had my driver's licenses suspended for actions I did not commit
- _____ received a legal filing I did not file, such as a bankruptcy
- _____ other (Please explain _____)

3. What date did you first become aware of the identity crime? _____

4. When did the fraudulent activity begin? _____

5. What is the full name, address, birth date, and other identifying information that the fraudulent activity was made under? _____

6. Please list all fraudulent activity that you are aware of to date, with the locations and addresses of where fraudulent applications or purchases were made (retailers, banks, etc.). List in chronological order, if possible. For example, "On 9/18/02, I received a letter from MM Collections, stating that I had accumulated \$5,000 worth of charges on American Express Account 123456789. On 9/18/02, I called American Express and spoke with Jennifer Martin. She informed me that the account was opened on 5/12/02 by telephone. I did not open this account, even though it was in my name. The account address was 123 Main St. Anytown, NE. Ms. Martin said she would send me an Affidavit of Forgery to complete and return to her." You may attach a separate piece of paper if you need the space. Please be concise and state the facts.

7. What documents and identifying information were stolen and/or compromised?

_____ credit card(s) (List bank(s) issuing credit cards: _____)

_____ ATM card (List bank issuing ATM card: _____)

_____ checks and/or checking account number (List bank issuing checks: _____)

_____ savings account passbook or number (List bank holding savings account: _____)

_____ brokerage or stock accounts (List banks and/or brokers: _____)

_____ passport (List country issuing passport: _____)

_____ driver's license or license number (List state issuing license: _____)

_____ state identity card or identity number (List state issuing card: _____)

_____ social security card or number

_____ birth certificate (List state and municipality issuing birth certificate: _____)

_____ resident alien card, green card, or other immigration documents

_____ bank account passwords or "secret words", such as mother's maiden name

_____ Other (Describe: _____)

_____)

_____ Unknown

8. To the best of your knowledge at this point, what identity crimes have been committed?

- making purchase(s) using my credit cards or credit card numbers without authorization
- opening new credit card accounts in my name
- opening utility and/or telephone accounts in my name
- unauthorized withdrawals from my bank accounts
- opening new bank accounts in my name
- taking out unauthorized loans in my name
- unauthorized access to my securities or investment accounts
- obtaining government benefits in my name
- obtaining employment in my name
- obtaining medical services or insurance in my name
- evading prosecution for crimes committed by using my name or committing new crimes under my name
- check fraud
- passport/visa fraud
- other _____

9. To assist law enforcement in pinpointing when and by whom your information was compromised, it is of value to retrace your actions in recent months with regard to your personal information. This information is not solicited to "blame the victim" for the crime, but to further the investigation toward who might have stolen your personal or financial identifiers. What circumstances and activities have occurred in the last six months (include activities done by you and on your behalf by a member of your family or a friend)?

- carried Social Security Card in my wallet
- carried my bank account passwords, PINs, or codes in my wallet
- gave out my Social Security Number (To whom? _____)
- my mail was stolen (When? (appx) _____)
- I went away and my mail held at the post office or collected by someone else
- I traveled to another location outside my home area (business or pleasure)
(Where did you go and when? _____)

_____ mail was diverted from my home (either by forwarding order or in a way unknown to you)

_____ I did not receive a bill as usual (i.e., a credit card bill failed to come in the mail)

(Which one? _____)

_____ a new credit card I was supposed to receive did not arrive in the mail as expected

(Which one? _____)

_____ bills I was paying were left in an unlocked mailbox for pickup by the postal service

_____ service people were in my home (From what company? When? _____)

_____ documentation with my personal information was thrown in the trash without being shredded

_____ credit card bills, pre-approved credit card offers, or credit card "convenience" checks in my name were thrown out without being shredded

_____ my garbage was stolen or gone through

_____ my ATM receipts and/or credit card receipts were thrown away without being shredded

_____ my password or PIN was given to someone else

_____ my home was burglarized

_____ my car was stolen or burglarized

_____ my purse or wallet was stolen

_____ my checkbook was stolen

_____ my personal information was provided to a service business or non-profit (i.e., I gave blood, donated money, took out insurance, or saw a financial planner)

Please list: _____

_____ my credit report was queried by someone claiming to be a legitimate business interest

(Who? _____)

_____ I applied for credit and/or authorized a business to obtain my credit report (i.e., shopped for a new car, applied for a credit card, or refinanced a home)

Please list: _____

_____ my personal information is available on the Internet, such as in an "open directory," "white pages," genealogy web site, or college reunion web site

- a legitimate purchase was made where my credit card was out of my sight
- my personal information was given to a telemarketer or a telephone solicitor
Please list: _____
- my personal information was given to a door-to-door salesperson or charity fundraiser
Please list: _____
- a charitable donation was made using my personal information
Please list: _____
- my personal information was given to enter a contest or claim a prize I had won
Please list: _____
- a new bank account or new credit card account was legitimately opened in my name
- I re-financed my house or property (Please List _____
_____)
- a legitimate loan was applied for or closed in my name
- a legitimate lease was applied for or signed in my name
- legitimate utility accounts were applied for or opened in my name
- a license or permit was applied for legitimately in my name
- government benefits were applied for legitimately in my name
- my name and personal information were mentioned in the press, such as in a newspaper,
magazine, or on a web site
- online purchases were made using my credit card (Through what company? _____
_____)
- personal information was included in an e-mail
- I released personal information to a friend or family member

For any items checked above, please, in as much detail as possible, explain the circumstances of the situation:

10. How many purchases over the Internet (retailer or auction sites) have you made in the last six months? _____

11. What Internet sites have you bought from? (List all) _____

12. In the last six months, whom has your Social Security Number been given to? (List all)

13. Do your checks have your Social Security Number or Driver's License Number imprinted on them?

_____ Yes. (Please list retailer names where checks have been tendered)

_____ No.

14. Have you written your Social Security Number or Driver's License Number on any checks in the last six months, or has a retailer written those numbers on a check?

_____ Yes. (Please list instances and retailer names: _____)

_____ No.

15. Do you own a business(es) that may be affected by the identity crime?

_____ Yes. (Please list names of businesses: _____)

_____ No.

16. Do you have any information on a suspect in this identity crime case? How do you believe the theft occurred? _____

17. Please list all the banks that you have accounts with. Place an (*) by accounts that have fraudulent charges on them.

<i>Bank</i>	<i>Type of account and account number (checking, savings, brokerage, pension, etc.)</i>	<i>Fraudulent charges?</i>
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18. Please list all the credit card companies and banks that you have credit cards with. Place a (*) next to accounts that have fraudulent charges on them.

19. Please list all the utility companies you have accounts with. Place a (*) next to accounts that have fraudulent charges on them.

20. Please list all the financial institutions you have loans, leases, and mortgages from. Place a (*) next to accounts that have fraudulent charges on them.

<i>Financial Institution</i>	<i>Type of account and Account # (loan, lease, mortgage, etc.)</i>	<i>Fraudulent charges?</i>
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21. Please list any merchants who you have credit accounts with such as department stores, or retailers? Place a (*) next to accounts that have fraudulent charges on them.

22. Please list any other financial institutions where fraudulent accounts were opened in your name or using your personal identifiers.

23. Please list any documents fraudulently obtained in your name (driver's licenses, social security cards, etc.)

24. Have you contacted the following organizations and requested a Fraud Alert be put on your account? (Check all that you have contacted about a Fraud Alert)

___ Equifax On what date? _____

___ TransUnion On what date? _____

___ Experian On what date? _____

___ Your Bank(s) Name of Bank(s): _____

___ Department of Motor Vehicles

___ Social Security Administration

___ Other (Please list: _____)

25. Have you requested a credit report from each of the three credit bureaus? (Check all that you have requested a credit report from)

___ Equifax (If you have in your possession, please attach to this form)

___ TransUnion (If you have in your possession, please attach to this form)

___ Experian (If you have in your possession, please attach to this form)

26. Have you contacted any financial institution, concerning either legitimate or fraudulently opened accounts? If yes, please list:

<i>Name of financial institution</i>	<i>Phone number</i>	<i>Person you spoke with</i>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

*****Please bring with you to the meeting with the detective: all account statements, letters, correspondence, phone records, credit reports and other documents regarding this case.**

Also, please make a copy of this completed form for your records.

Remember to keep a detailed log of all your correspondence and contacts since realizing you were the victim of identity crime.