



# PROSPER POLICE DEPARTMENT

## *ID Theft Packet*

### **What are the steps I should take if I'm a victim of IDENTITY THEFT?**

**NOTE:** This form is NOT to be used for Credit or Debit Card Charges or for ID Theft

This form is to be used for New Account or Collection Account Fraud (*not check collections*), Employment Fraud, and Criminal Identity Theft. **Please complete this form as completely as possible.**

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

**Detach these information pages from the Identity Theft Affidavit and retain for your records.**

**Return the ID Theft Affidavit packet to:**

Prosper Police Department

801 Safety Way

Prosper, TX 75078

#### **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. If you do not receive a confirmation from a company, you should contact that company directly to place a fraud alert.

**TransUnion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

**Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

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

Once you place the fraud alert in your file, you're entitled to order one free copy of your credit report from each of the three consumer reporting companies, 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. When you correct your credit report, use an Identity Theft Report with a cover letter explaining your request, to get the fastest and most complete results.

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 occurred.



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## *ID Theft Packet (cont.)*

### **2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently**

Call and speak with someone in the security or fraud department of each company. Follow up in writing and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers

If the identity thief has made charges or debits on your accounts, or has fraudulently opened accounts, ask the company for the forms to dispute those transactions:

- For charges and debits on existing accounts, ask the representative to send you the company's fraud dispute forms. If the company doesn't have special forms, use the [sample letter](#) to dispute the fraudulent charges or debits. In either case, write to the company at the address given for "billing inquiries," NOT the address for sending your payments.
- For new unauthorized accounts, you can either file a dispute directly with the company or file a report with the police and provide a copy, called an "Identity Theft Report," to the company.
  - ❖ If you want to file a dispute directly with the company, and do not want to file a report with the police, ask if the company accepts the FTC's [ID Theft Affidavit](#) (PDF, 56 KB). If it does not, ask the representative to send you the company's fraud dispute forms.
  - ❖ However, filing a report with the police and then providing the company with an Identity Theft Report will give you greater protection. For example, if the company has already reported these unauthorized accounts or debts on your credit report, an Identity Theft Report will require them to stop reporting that fraudulent information. Use the [cover letter](#) to explain to the company the rights you have by using the Identity Theft Report. More information about getting and using an Identity Theft Report can be found [here](#).

Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts. This letter is your best proof if errors relating to this account reappear on your credit report or you are contacted again about the fraudulent debt.



# PROSPER POLICE DEPARTMENT

## *ID Theft Packet (cont.)*

### **3. File a complaint with the Federal Trade Commission**

You can file a complaint with the FTC using the [online complaint form](#); or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Be sure to call the Hotline to update your complaint if you have any additional information or problems.

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

Additionally, you can provide a printed copy of your online Complaint form to the police to incorporate into their police report. The printed FTC ID Theft Complaint, in conjunction with the police report, can constitute an Identity Theft Report and entitle you to certain protections. This Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit report; (3) prevent a company from continuing to collect debts that result from identity theft; and (4) place an extended fraud alert on your credit report.

### **4. File a report with your local police or the police in the community where the identity theft took place.**

Call your local police department and tell them that you want to file a report about your identity theft. Ask them if you can file the report in person. If you cannot, ask if you can file a report over the Internet or telephone.

See below for information about Automated Reports. If the police are reluctant to take your report, ask to file a "Miscellaneous Incident" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check [www.naag.org](http://www.naag.org) for a list of state Attorneys General.

When you go to your local police department to file your report, bring a [printed copy of your FTC ID Theft Complaint form](#), your [cover letter](#), and your supporting documentation. The cover letter explains why a police report and an ID Theft Complaint are so important to victims.

Ask the officer to attach or incorporate the ID Theft Complaint into their police report. Tell them that you need a copy of the Identity Theft Report (the police report with your ID Theft Complaint attached or incorporated) to dispute the fraudulent accounts and debts created by the identity thief. (In some jurisdictions the officer will not be able to give you a copy of the official police report, but should be able to sign your Complaint and write the police report number in the "Law Enforcement Report" section.)



# PROSPER POLICE DEPARTMENT

## *ID Theft Packet (cont.)*

### **What is an Identity Theft Report?**

An Identity Theft Report is a police report with more than the usual amount of detail. The Identity Theft Report includes enough detail about the crime for the credit reporting companies and the businesses involved to verify that you are a victim—and to know which accounts and inaccurate information came from identity theft. Normal police reports often don't have many details about the accounts that were opened or misused by identity thieves.

The printed copy of your ID Theft Complaint Form can provide additional details for the police report. The police are not legally required to use the FTC's ID Theft Complaint Form as part of their report. Your police department may have another way to incorporate the details of your crime. In these cases, the police report by itself may serve as an Identity Theft Report.

When you file your Identity Theft Report, the credit reporting companies will permanently [block fraudulent information](#) from appearing on your credit report. Filing an Identity Theft Report with the credit reporting companies or with the companies where the thief used your information should ensure that these [debts do not reappear](#) on your credit report. An Identity Theft Report can prevent a company from continuing to try to [collect debts](#) that result from identity theft, or sell those debts to others for collection. It also allows you to place an [extended fraud alert](#) on your credit report. The credit reporting companies may decline your Identity Theft Report if it does not contain enough detail for them to verify that you are a victim of identity theft. In that case, the credit reporting companies have certain [timeframes](#) for responding to your Identity Theft Report with requests for additional information.

#### **Creating and using an Identity Theft Report may require two steps:**

##### ***Step One***

Begins with filing your report with a local, state, or federal law enforcement agency. These agencies may include your local police department, your State Attorney General, the FBI, the U.S. Secret Service, the FTC, or the U.S. Postal Inspection Service. Some state laws require local police departments to take reports, but there is no law requiring federal agencies to take a report.

In your report, you should give as much information as you can about the crime, including anything you know about the dates of the identity theft, the fraudulent accounts opened and the alleged identity thief. It may help you give the necessary level of detail if you file an online complaint with the FTC, and then ask your local police department to incorporate a copy of the printed ID Theft Complaint into its police report.

##### ***Step Two***

Begins when you send the businesses involved and the credit reporting companies a copy of your Identity Theft Report, which you should do by certified mail, return receipt requested. The companies may ask you to give them more information or documentation to help them verify your identity theft. They have to make their request within 15 days of receiving your Identity Theft Report. The credit reporting company or business then has 15 more days to work with you to make sure your Identity Theft Report contains everything they need. They are also entitled to five days to review any information you give them. For example, if you give them information 11 days after they request it, they have until day 16 to make a final decision.



# PROSPER POLICE DEPARTMENT

## *ID Theft Packet (cont.)*

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### **How do I get an Identity Theft Report?**

The officer taking your police report can attach or incorporate your ID Theft Complaint into their police report to add more detail. Ask the officer to give you a copy of the official police report that incorporates or attaches your ID Theft Complaint. In some places the officer will not be able to give you a copy of the official police report but should be able to sign a copy of your ID Theft Complaint and write the police report number in the “Law Enforcement Report” section. Be sure to keep a copy of the police report number.

The police are not legally required to use the FTC’s ID Theft Complaint Form as part of their report. Your police department may have another way to include all the details of your identity theft information in their police report. In these cases, the police report by itself may serve as an Identity Theft Report.

Because the detailed Identity Theft Report is required for you to get many important protections, you may wish to use the [Law Enforcement Cover Letter](#) to explain to the police department how important it is for you to get a police report – as well as the legal protections that a detailed Identity Theft Report gives you.



# PROSPER POLICE DEPARTMENT

## *ID Theft Statement Form*

**Name** \_\_\_\_\_

First	Middle	Last
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**Case #** \_\_\_\_\_

## PERSONAL STATEMENT OF FACT

Your person narrative is the main factor in determining if your case can be properly investigated. Please be as detailed as possible in your narrative.

**\*\*PLEASE WRITE LEGIBLY**

I hereby declare under penalty of perjury the following facts about this case: \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Notary Signature:** \_\_\_\_\_

**Expiration Date:**



# PROSPER POLICE DEPARTMENT

## *ID Theft Statement Form (cont.)*

**Name** \_\_\_\_\_

First	Middle	Last
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**Case #** \_\_\_\_\_

## PERSONAL STATEMENT OF FACT

I hereby declare under penalty of perjury the following facts about this case: \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Notary Signature:** \_\_\_\_\_

**Expiration Date:** \_\_\_\_\_



# PROSPER POLICE DEPARTMENT

## *ID Theft Statement Form (cont.)*

**Name** \_\_\_\_\_ **Case #** \_\_\_\_\_

## PERSONAL STATEMENT OF FACT

I hereby declare under penalty of perjury the following facts about this case: \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Notary Signature:** \_\_\_\_\_

**Expiration Date:**



## Identity Theft Victim's Complaint and Affidavit

A voluntary form for filing a report with law enforcement, and disputes with credit reporting agencies and creditors about identity theft-related problems. Visit [identitytheft.gov](http://identitytheft.gov) to use a secure online version that you can print for your records.

### Before completing this form:

1. Place a fraud alert on your credit reports, and review the reports for signs of fraud.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

### About You (the victim)

#### Now

(1) My full legal name:	First	Middle	Last	Suffix	Leave (3) blank until you provide this form to someone with a legitimate business need, like when you are filing your report at the police station or sending the form to a credit reporting agency to correct your credit report.
(2) My date of birth:	mm/dd/yyyy				
(3) My Social Security number:	_____ - _____ - _____				
(4) My driver's license:	State	Number			
(5) My current street address:	Number & Street Name		Apartment, Suite, etc.		
	City	State	Zip Code	Country	
(6) I have lived at this address since	mm/yyyy				
(7) My daytime phone:	(____) _____				
My evening phone:	(____) _____				
My email:	_____				

### At the Time of the Fraud

(8) My full legal name was:	First	Middle	Last	Suffix	Skip (8) - (10) if your information has not changed since the fraud.
(9) My address was:	Number & Street Name	Apartment, Suite, etc.			
	City	State	Zip Code	Country	
(10) My daytime phone:	(____) _____	My evening phone:	(____) _____		
My email:	_____				

## **About You (the victim) (Continued)**

## Declarations

(11) I  did OR  did not authorize anyone to use my name or personal information to obtain money, credit, loans, goods, or services — or for any other purpose — as described in this report.

(12) I  did OR  did not receive any money, goods, services, or other benefit as a result of the events described in this report.

(13) I  am OR  am not willing to work with law enforcement if charges are brought against the person(s) who committed the fraud.

## About the Fraud

(14) I believe the following person used my information or identification documents to open new accounts, use my existing accounts, or commit other fraud.

Name: \_\_\_\_\_

First	Middle	Last	Suffix
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Address: \_\_\_\_\_

(14): Enter what you know about anyone you believe was involved (even if you don't have complete information).

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City	State	Zip Code	Country
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Additional information about this person: \_\_\_\_\_

(15) Additional information about the crime (for example, how the identity thief gained access to your information or which documents or information were used):

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(14) and (15):  
Attach  
additional  
sheets as  
needed.

## Documentation

(16) I can verify my identity with these documents:

- A valid government-issued photo identification card (for example, my driver's license, state-issued ID card, or my passport).  
*If you are under 16 and don't have a photo-ID, a copy of your birth certificate or a copy of your official school record showing your enrollment and legal address is acceptable.*
- Proof of residency during the time the disputed charges occurred, the loan was made, or the other event took place (for example, a copy of a rental/lease agreement in my name, a utility bill, or an insurance bill).

(16): Reminder:  
Attach copies  
of your identity  
documents  
when sending  
this form to  
creditors  
and credit  
reporting  
agencies.

## About the Information or Accounts

(17) The following personal information (like my name, address, Social Security number, or date of birth) in my credit report is inaccurate as a result of this identity theft:

- (A) \_\_\_\_\_
- (B) \_\_\_\_\_
- (C) \_\_\_\_\_

(18) Credit inquiries from these companies appear on my credit report as a result of this identity theft:

- Company Name: \_\_\_\_\_
- Company Name: \_\_\_\_\_
- Company Name: \_\_\_\_\_

(19) Below are details about the different frauds committed using my personal information.

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)		Date Discovered (mm/yyyy)	
Total Amount Obtained (\$)			
Name of Institution Contact Person Phone Extension Account Number Routing Number Affected Check Number(s)			
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)		Date Discovered (mm/yyyy)	
Total Amount Obtained (\$)			
Name of Institution Contact Person Phone Extension Account Number Routing Number Affected Check Number(s)			
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)		Date Discovered (mm/yyyy)	
Total Amount Obtained (\$)			

(19):  
 If there were more than three frauds, copy this page blank, and attach as many additional copies as necessary.

Enter any applicable information that you have, even if it is incomplete or an estimate.

If the thief committed two types of fraud at one company, list the company twice, giving the information about the two frauds separately.

Contact Person:  
 Someone you dealt with, whom an investigator can call about this fraud.

Account Number:  
 The number of the credit or debit card, bank account, loan, or other account that was misused.

Dates: Indicate when the thief began to misuse your information and when you discovered the problem.

Amount Obtained:  
 For instance, the total amount purchased with the card or withdrawn from the account.

## Your Law Enforcement Report

(20) One way to get a credit reporting agency to quickly block identity theft-related information from appearing on your credit report is to submit a detailed law enforcement report ("Identity Theft Report"). You can obtain an Identity Theft Report by taking this form to your local law enforcement office, along with your supporting documentation. Ask an officer to witness your signature and complete the rest of the information in this section. It's important to get your report number, whether or not you are able to file in person or get a copy of the official law enforcement report. Attach a copy of any confirmation letter or official law enforcement report you receive when sending this form to credit reporting agencies.

(20):  
Check "I have not..." if you have not yet filed a report with law enforcement or you have chosen not to. Check "I was unable..." if you tried to file a report but law enforcement refused to take it.

Select ONE:

- I have not filed a law enforcement report.
- I was unable to file any law enforcement report.
- I filed an automated report with the law enforcement agency listed below.
- I filed my report in person with the law enforcement officer and agency listed below.

**Automated report:**  
A law enforcement report filed through an automated system, for example, by telephone, mail, or the Internet, instead of a face-to-face interview with a law enforcement officer.

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Law Enforcement Department

State \_\_\_\_\_

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Report Number

Filing Date (mm/dd/yyyy)

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Officer's Name (please print)

Officer's Signature

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Badge Number

(\_\_\_\_) \_\_\_\_\_  
Phone Number

Did the victim receive a copy of the report from the law enforcement officer?  Yes OR  No

Victim's FTC complaint number (if available): \_\_\_\_\_

## Signature

**As applicable, sign and date *IN THE PRESENCE OF* a law enforcement officer, a notary, or a witness.**

(21) I certify that, to the best of my knowledge and belief, all of the information on and attached to this complaint is true, correct, and complete and made in good faith. I understand that this complaint 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 violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

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Signature

Date Signed (mm/dd/yyyy)

## Your Affidavit

(22) If you do not choose to file a report with law enforcement, you may use this form as an Identity Theft Affidavit to prove to each of the companies where the thief misused your information that you are not responsible for the fraud. While many companies accept this affidavit, others require that you submit different forms. Check with each company to see if it accepts this form. You should also check to see if it requires notarization. If so, sign in the presence of a notary. If it does not, please have one witness (non-relative) sign that you completed and signed this Affidavit. If someone has used your Social Security number (SSN) to get a tax refund or a job, or you suspect your SSN has been stolen, alert the IRS using Form 14039 at [www.irs.gov/pub/irs-pdf/f14039.pdf](http://www.irs.gov/pub/irs-pdf/f14039.pdf).

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Notary

## Witness:

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Signature

Printed Name

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Date

Telephone Number