

Spencer Police Department

Chief David B. Darrin

9 West Main Street

Spencer, Ma. 01562

(508) 885-6333

Identity Theft Packet

This packet will provide the victim with a list of resources and instructions when dealing with an identity theft situation. The Spencer Police Department will assist victims associated with this crime, but unfortunately, the victims themselves are burdened with resolving their own credit problems. Victims of identity theft must act quickly and assertively to minimize the damage to their good name and credit history.

When dealing with the authorities and financial institutions, try to keep a log of all your conversations, including dates, times, names and phone numbers. In this packet, there is a worksheet for your convenience when logging this contact information. There also is an identification theft affidavit supplied by the Federal Trade Commission, which has been adopted by all financial and credit institutions when reporting fraudulent activities to your personal accounts.

If you find you're a victim of identity theft, the Spencer Police Department urges you to take the following steps:

1. Contact the fraud departments of each of the three (3) major credit bureaus and report the theft. Ask that a “**fraud alert**” be placed on your file and that no new credit be granted without your approval.
 - **Equifax:** 1-800-525-6285 www.equifax.com
 - **Experian:** 1-888-397-3742 www.experian.com
 - **Trans Union:** 1-800-680-7289 www.transunion.com
2. For any accounts that have been fraudulently accessed or opened, contact the security department of the appropriate creditor or financial institution. Close these accounts and put passwords (not your mother’s maiden name or social security number) on any new accounts you open.
3. To report fraudulent use of your personal checks, contact the following national checking agencies:
 - **CheckRite:** 1-800-766-2748
 - **Chexsystems:** 1-800-428-9623
 - **CrossCheck:** 1-800-843-0760
 - **Certigy/Equifax:** 1-800-437-5120
 - **International Checks:** 1-800-526-5380
 - **SCAN:** 1-800-262-7771
 - **TeleCheck:** 1-800-710-9898
4. You must file a report with your local police department or the police department where the identity theft took place. Get the report number or a copy of the report in case the bank, Credit Card Company or others need proof of the crime later.
5. Call the ID Theft Clearinghouse toll free at 1-877-IDTHEFT (1-877-438-4338) to report the theft. Counselors will take your complaint and advise you on how to deal with the credit-related problems that could result from ID theft. The Identity Theft Hotline gives you one place to report the theft to the federal government and receive helpful information.

For more information, the following (non-profit) websites are great resources on identity theft:

- Federal Trade Commission www.consumer.gov/idtheft
- Identity Theft Resource Center www.idtheftcenter.org
- Privacy Rights Clearinghouse www.privacyrights.org
- Social Security Online www.ssa.gov/pubs/idtheft.htm
- U.S. Postal Inspection Service www.usps.com/postalinspectors

If you need further assistance, please feel free to contact the Spencer Police Department and we will try and to answer questions regarding your case.

(508) 885-6333 or (508) 885-6334

Identity Theft Victim Worksheet

Credit Bureaus – Request a fraud alert be placed in your file and a victims statement asking that creditors call you before opening any new accounts or changing your existing accounts. Ask for a free copy of your credit report (if inaccurate due to fraud)

Bureau	Phone Number	Date Contacted	Contact Person	Notes
Equifax	1-800-525-6285			
Experian	1-800-397-3742			
Trans Union	1-800-680-7289			

Banks, Credit Cards and other Creditors- Contact each creditor promptly the follow up with a letter to Protect your legal rights. Check fraudulent charges and/or changes of addresses. Close the accounts that have been compromised and open new ones, being sure to use different, non-obvious passwords.

Creditor	Address Phone	Date Contacted	Contact Person	Notes

Law Enforcement Authorities – File a police report and get a copy of it to use as proof of the crime when dealing with creditors. Also contact the Federal Trade Commission and file a claim in regards to your case

Agency/Dept	Phone Number	Date Contacted	Contact Person	Report #/ Notes
Spencer Police Dept.	1-508-885-6333			
Ma. State Police	1-508-820-2370			
Ma. R.M.V.	1-800-858-3926			
U.S. Postal Inspector	1-617-556-4400			
Federal Trade Commission	1-877-438-4338			
Social Security Admin.	1-800-269-0271			

Public Utilities – Request a security password be placed in your account file and make sure these utilities understand the dilemma.

Company	Phone number	Date Contacted	Contact Person	Notes
Electric				
Phone Service				
Heating				
Cable Service				

