



HAVERHILL POLICE DEPARTMENT

Chief Alan R. DeNaro



HAVERHILL POLICE'S THEFT VICTIM ASSISTANCE KIT

A guide for victims of identity theft: detailing what to do and who to contact.

Identity theft has become one of the fastest growing crimes in the United States. Massachusetts' identity fraud law, C266 s37E, makes it a crime to intentionally use the personal identifying information of another person to fraudulently obtain credit property or services. Enclosed you will find which can help you resolve your identity theft difficulties and clear your name.

We understand that this can be a very stressful and trying time. Please contact our office if you have any questions or concerns about protecting your identity or if your identity has already been compromised and you would like to learn more about steps you can take to begin to clear your name.

**Haverhill Police Department
40 Bailey Blvd.
Haverhill, MA. 01830**

**Detective Bureau
Det. Sgt. Dana Burrill - (978) 722-1749**

How Do I Cope With Identity Theft?

Identity theft is a serious crime that occurs when someone uses your personal information such as your name, Social Security number, credit card number or other information without your permission to commit fraud or other crimes.

In dealing with authorities and financial institutions, it is very important to keep a log of all conversations, including dates, names and telephone numbers. Send correspondence by certified mail and include any necessary documentation to support your claim.

Victims, who have had their identity-stolen can spend both money and time, sometimes even months or years, cleaning up the damage that the thief did to their name and credit record. If you believe your identity has been stolen, the Federal Trade Commission (FTC) has determined that there are four basic steps that need to be taken, in almost every case, to rectify the situation.

1. REPORT TO LAW ENFORCEMENT

Report the crime to the law enforcement agency that has jurisdiction in your case. For thefts that occurred outside of Massachusetts, your local sheriff's office or police department may be able to assist you in locating the telephone number and address of their counterpart(s) in the other state(s). When you file the report:

- Provide as much documentation as you have available at the time, such as debt collection letters, credit reports and your notarized ID Theft Affidavit (enclosed in this packet).
- Request a copy of the police report. Many creditors want a copy to erase the debts created by the identity thief.
- Send a copy to each of the three major credit bureaus. (See #2 for contact information for those bureaus.)

2. PLACE A FRAUD ALERT ON YOUR CREDIT REPORT

Call the toll-free fraud number of the three major credit bureaus to place a fraud alert on your credit report. This will help prevent the identity thief from opening additional accounts in your name. Be sure to ask how long the fraud alert is posted and how to extend it if necessary. Add a victim's statement that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.

A credit bureau must provide you with one free report upon your request if you have reason to believe the report contains inaccurate information due to fraud. Once you receive your reports, review them carefully to see if additional fraudulent accounts have been opened in your name or unauthorized charges have been made to your accounts. Request in writing, that all fraudulent information and inquiries be permanently removed from your credit report. You may also request that the credit bureau notify those who have received your credit report in the last six months to alert them to the disputed information.

Credit Bureau	To Report Consumer Fraud	To Request Credit Report	To Be Removed From Mailing List
Equifax Credit Information Services P.O. Box 7402741 Atlanta, GA 30374-0241 www.equifax.com	(800) 525-6285 and write to Equifax	(800) 685-1111	(888) 567-8688 and write to Equifax
Experian (TRW) P.O. Box 2002 Allen, TX 75013 www.experian.com	(888) 397-3742	(888) 397-3742	(800) 567-8688
TransUnion P.O. Box 2000 Chester, PA 19022 www.transunion.com	(800) 6807289 and write to: Fraud Victim Asst. Dept. P.O. Box 6790 Fullerton, CA 92834-6790	(800) 8884213 or write to: P.O. Box 1000 Chester, PA 19022	Call (888) 567-8688 and write to: P.O. Box 97328 Jackson, MS 392887328

3. CLOSE ACCOUNTS THAT HAVE BEEN COMPROMISED

Contact all of your creditors and credit accounts by telephone and in writing as soon as possible. Credit accounts include all accounts with banks, credit card companies, utilities and other service providers. Obtain replacement cards with new account numbers. If there are unauthorized accounts and charges, ask if the company accepts the ID Theft Affidavit (enclosed in packet). If they do not, ask the company to send you their fraud dispute form.

If your checks have been stolen or misused, notify your bank or financial institution immediately, and close the account and put a "**stop payment**" on any outstanding checks. Contact the major check verification companies listed below. Ask them to notify retailers who use their database not to accept your checks. Call (866) 262-7771 to find out if bad checks have been passed in your name.

Check Rite

P.O. Box 66178
Chicago, IL 60666
(866) 766-2748

Certegy Inc.

11661 N. Roosevelt Blvd.
St. Petersburg, FL 33716
(866) 437-5126

Chexsystems

12005 Ford Rd., Ste. 600
Dallas, TX 75234
(866) 428-9623

Telecheck

P.O. Box 4451
Huston, TX 77216-4451
(866) 716-9898

4. FILE A FEDERAL TRADE COMMISSION COMPLAINT

It is important that you file an identity theft complaint with the Federal Trade Commission. You will be providing important information that can assist law enforcement track down identity thieves and stop them. To file a complaint or learn more, visit www.consumer.gov/idtheft or call (877) ID-THEFT (877) 438-43381, TDD: (262) 326-2562, or write:

Identity Theft Clearinghouse
Federal Trade Commission
60 Pennsylvania Ave., NW
Washington, DC 25080

MISUSE OF DRIVER'S LICENSE

You may need to change your driver's license number if someone is using yours fraudulently. Call the Massachusetts Registry of Motor Vehicles and verify the last issuance date of your license. If there is a discrepancy, file a fraud report. The state of Ohio has enacted specific identity crime legislation that addresses these offenses. You can also call and send a letter with supporting documents, requesting a fraud investigation, to:

**Massachusetts Registry of Motor Vehicles
Enforcement Services
10 Park Plaza
Boston, MA. 02111
(617) 973-8860**

MAIL THEFT OR OTHER MAIL INVOLVEMENT

Notify the U.S. Postal Inspectors Office if you suspect your mail has been tampered with or a change of address has been made to obtain new credit or commit fraud. Notify the local postmaster for that address to forward all mail in your name to your own address. You should also talk to your local mail carrier:

**U.S. Postal Inspection Service
495 Summer St.
Suit 600
Boston, MA 02210-2114
(617) 556-4400**

www.usps.com/postalinspectors/fraud/MailFraudComplaint.htm

**U.S. Post Office
Haverhill Branch
2 Washington Sq.
(800) 275-8777**

PASSPORT FRAUD

If your international passport is lost or stolen, contact the U.S. Passport Agency in writing. You should ask to have a Department of State Form #DSP-64 sent along with a DS-11 form to apply for a replacement. This form is used to notify the Passport Agency and the State Department about the theft of your passport:

**U.S. Passport Agency
Consular Lost or Stolen Passport Section**

1111 19th St., NW, Ste. 566
Washington, D.C. 26636

toll free at: 1-877-487-2778 (TTY 1-888-874-7793)

Operators are available 7 a.m. to midnight, ET, Monday-Friday, excluding Federal holidays.

www.travel.state.gov/passport

SOCIAL SECURITY NUMBER MISUSE

To determine if someone else is using your Social Security number for employment purposes, you may order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration to check for inaccuracies or fraud. To request a PEBES application, call or write to:

Office of the Inspector General
444 Washington St.
Woburn, MA.
(781) 904-8400

Social Security Administration
367 Main St.
Haverhill, MA
(978) 374-1960
To download a PEBES application,
Visit: www.ssa.gov

If you believe someone is misusing your Social Security number, you may also want to consider changing your number. However, your Social Security number can only be changed if you fit specific fraud victim criteria. For information, call or write to:

Social Security Administration
P.O. Box 17768
Baltimore, MD 21235
(866) 772-1213
(866) 269-6271 (OIG Fraud/Waste/Abuse Hotline)
F-mail: Oig.hotline@ssa.gov

INCOME TAX FRAUD

If you suspect misuse of your Social Security number to obtain an income tax refund, it should be reported to the IRS office that has authority over your county:

Internal Revenue Service
Criminal Investigation Division
JFK Federal Building
15 New Sudbury St.
Boston, MA 02203
(617) 316-2850
www.irs.gov