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IDENTITY THEFT

A QUICK REFERENCE GUIDE

18 Pa. C.S. 4120: Identity Theft

(a) A person commits the crime of identity theft of another person if he possesses or uses, through any means, identifying information of another person without the consent of that other person to further any unlawful purpose.

Your UPPD Case Number is _____.

Make a note of this case number in your detailed history folder and reference it when you have contact with any business or law enforcement agency concerning this report. Depending upon the location (jurisdiction) of where the crime occurred (goods or services obtained or delivered), an investigator may or may not be assigned to this case.

If the crime occurred in our jurisdiction and there are workable leads, such as witness and suspect information, an investigator will be assigned to the case. Unfortunately not all cases will be assigned to an investigator because there are no significant leads to identify the suspect.

If a crime occurred outside of our jurisdiction, we will attempt to contact the appropriate law enforcement agency for further investigation.

If you are a victim of identity theft, contact the Federal Trade Commission (FTC) to report the problem. The FTC is a federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft.

* FTC Hotline telephone number is 1-877-IDTHEFT (438-4338).

* www.ftc.gov

Call each of the three credit bureau fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.

Request that a copy of your credit report be sent to you.

The attached "Course of Action" chart is helpful for reporting identity theft. Make sure to keep an accurate log of the agency, date contacted and the person contacted when reporting the fraudulent use of your identity.

Sample Dispute Letters for Credit Bureau's and Credit accounts are attached for your use.

**** Online users can also go to "Identity Theft Recovery Steps" at www.identitytheft.gov**

Chart Your Course of Action

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

Credit Bureaus — Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

Banks, Credit Card Issuers and Other Creditors

(Contact each creditor promptly to protect your legal rights.)

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

Law Enforcement Authorities — Report Identity Theft

Agency/Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Federal Trade Commission	1-877-IDTHEFT				
Local Police Department					

SAMPLE DISPUTE LETTER-CREDIT BUREAU

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

Dear Sir or Madam,

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgement, etc.)

I am a victim of identity theft, and did not make the charge(s). I am requesting that the item be blocked to correct my credit report.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation) supporting my position. Please investigate this (these) matter(s) and block the disputed item(s) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

SAMPLE DISPUTE LETTER-FOR EXISTING CREDIT ACCOUNTS

Date

Your Name

Your Address

Your City, State, Zip Code

Name of Creditor

Billing Inquiries

Address

City, State, Zip Code

Dear Sir or Madam,

I am writing to dispute a fraudulent (charge or debit) attributed to my account in the amount of \$_____. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance or other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as a police report) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

