Arlington Police Department's Financial Crimes Victim's Packet

Information and Instructions

This packet should be reviewed once you have contacted the Arlington Police Department and have obtained a police report number related to your financial crime. To obtain a police report number, contact **817-274-4444**. A Teleserve operator will take your report over the phone in most circumstances. Please have all information regarding your case available before you call in order to provide the report taker with specific details concerning the offense(s). Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

My Arlington Police Department Report is #_____

This packet is for you to keep and contains information to assist you to help restore your credit and to help ensure that you are not responsible for the debts incurred by the identity thief. All offense reports will be reviewed and only certain cases will be followed up by an investigator in accordance to the financial crime's case assignment policy. If your case is assigned for follow up investigation, you will be contacted by the Economic Crimes Unit to provide supporting documents in the form of financial records related to the fraudulent accounts/activity. Please maintain all documentation related to your financial crime.

NOTE:

- Identity Theft: In ID theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers. Frequently the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or the internet.

- Credit Card Fraud and Check Forgeries**:** We will only consider transactions that occurred in Arlington. Due to the volume of these types of cases and the lack of success of identifying suspects from surveillance video systems, investigators will not request video without additional substantive information that would lead to the identification of the suspect.

- Scams: Scams that involve the transfer of money on prepaid debit cards or money orders or perpetrated through online classified advertisements i.e. Craigslist typically involve a larger multi-layered scheme that is difficult to trace. Please immediately contact the money issuer to determine if the fund transfer can be stopped. Internet scams may be reported at www.ic3.gov.

- Your police report can assist you with restoring your credit or to establish fraud alerts with credit reporting bureaus. Even if a suspect cannot be identified for prosecution it will not affect your ability to correct the fraudulent accounts/activity and remove them from your credit.

Step 1: Contact the involved institution

If the theft involved existing bank accounts (checking or savings accounts as well as credit or debit cards) you should:

Close the account that was used fraudulently or put stop payments on all outstanding checks that might have been written without your knowledge.

Close all credit card accounts that were used fraudulently.

Close any account accessible by debit card if it has been accessed fraudulently.

Open new accounts protected with a new secret password and/or new personal identification number (PIN).

If the identity theft involved the creation of **new accounts,** you should:

Call the involved financial institution or business and notify them of the identity theft.

They will likely require additional notification in writing. (see step 4)

Step 2: Contact a credit bureau & request a copy of your credit report

Request the credit bureaus place a "Fraud Alert" on your file which will provide notice that you have been the victim of identity theft. Merchants and financial institutions **may** opt to contact you directly before any new credit is taken out in your name. Some states allow for a Security Freeze in which a PIN can be designated for your credit file which must then be given in order for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.

www.annualcreditreport.com – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

EQUIFAX	TRANSUNION	EXPERIAN
www.equifax.com	www.transunion.com	www.experian.com
Consumer Fraud Division	Fraud Victim Assistance Department	National Consumer Assistance
800-525-6285	800-680-7289	888-397-3742

Step 3: File a report with the Federal Trade Commission

You can go on-line to file an identity theft complaint with the FTC at https://www.ftccomplaintassistant.gov and follow the instructions of the complaint assistant or by calling 1-877-IDTHEFT.

Step 4: Complete affidavits and obtain supporting documentation associated with your financial crime

This step involves contacting all companies or institutions that provided credit or opened new accounts for the suspect or suspects both by phone and in writing. Some examples include banks, utility companies, mortgage companies, telephone companies, cell phone companies, doctor's offices, etc. You should follow their precise instructions that will typically involve completing certain paperwork. Please use the Fair Credit and Reporting Act to request physical evidence of your crime.

Financial Crimes Affidavit — Requests information regarding you as the victim, how the fraud occurred, law enforcement's actions, documentation checklist and Fraudulent Account Statement. NOTE: Some creditors, financial institutions, or collection agencies have their own affidavit that you may have to complete.

Fair and Accurate Credit Transactions Act (FACTA) — Allows for you to obtain copies of any and all records related to the fraudulent accounts. You will then be permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts; thereby allowing us to bypass the sometimes difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Arlington Police Department.

Letters of Dispute — Need to be completed for **every creditor involved in the financial crime**. The letter of dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference FACTA and make a request for copies of any and all records related to the fraudulent accounts be provided to you and made available to the Arlington Police Department.

Step 5: Retain collected information and records and provide to Economic Crimes when requested

If your case is assigned for investigation, in accordance to department policy, you will be contacted and requested to complete a complaint form and provide supporting documents related to your financial crime to the Economic Crimes Unit. Please consider the following as supporting documentation:

- Bank statements and bills from accounts that were established without your authorization
- Copies of applications for credit and verification of how it was opened i.e. by phone, internet, or in person
- Name and phone number for a representative and a reference number if provided with each organization you contact regarding your identity theft
- Bank statements from existing accounts that display the fraudulent transactions. Request your bank to specify where the transaction(s) occurred and transactions date (not posted date).
- Names, addresses, and dates associated with fraudulent accounts i.e. fraudulent utility accounts.
- Credit report displaying the unauthorized accounts.

Arlington Police Department
Economic Crimes Unit
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