Helpful Hints:

Remember that each creditor has different policies and procedures for correcting fraudulent accounts.

Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.

Write down all dates, times and the names of individuals you speak to regarding the identity theft and correction of your credit.

Other entities you may want to report your identity theft to:

Post Office – *If you suspect that your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. You can obtain the address and telephone number of the postal inspector for your area at United States Postal Service website: http://www.usps.com/ncsc/locators/findis.html or by calling 800-275-8777.*

Social Security Administration – *If you suspect that someone is using your social security number to obtain employment, contact the Social Security Administration's fraud hotline at 1-800-269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) to check the accuracy of your work history on file with the Social Security Administration. You can obtain a PEBES application at your local Social Security office or at http://www.ssa.gov/online/ssa-7004.pdf .*

State Department – *If your passport has been stolen, notify the passport office in writing. You can obtain additional information from the State Department's website: http://travel.state.gov/reportppt.html .*

If you are contacted by a collection agency - *about a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a copy of your police report, ID Theft Affidavit, Letter of Dispute and a copy of the FACTA Law.*

U.T. Arlington Police Department

700 S. Davis
Arlington, TX

Phone: 817-272-3381
Fax: 817-272-5190

The University of Texas™ ARLINGTON

Identity Theft

Steps to Prevention

yoU Totally Aware

U.T. Arlington Police Department

(817) 272-3381

Take Steps:

Step 1: Contact your bank and other credit card issuers.

If the theft involved **existing bank accounts** (checking or savings accounts as well as credit or debit card) you should do the following:

- 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 up new accounts protected with a secret password or personal identification number (PIN)

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

- Call the involved financial institution and notify them of the identity theft.
- They will likely require additional notification in writing. (see step 4)

Step 2: Contact all three (3) major credit reporting bureaus.

Step 2: Contact all three (3) major credit reporting bureaus.First request the credit bureaus place a "Fraud Alert" on your file. A fraud alert will put a notice on your credit report 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 on your credit file and subsequently the PIN 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.scamsafe.com – provides useful information related to identity theft and indicates which states participate 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.

Equifax

Consumer Fraud Division

800-525-6285

P.O. Box 740256

Atlanta, GA 30374

TransUnion

Fraud Victim Assistance Dept

800-680-7289

P.O. Box 6790

Fullerton, CA 92834

Experian

Nat. Consumer Assist

888-397-3742

P.O. Box 9530

Allen, TX 75013

Step 3: File a report with the Federal Trade Commission.

You can go on-line to file an identity theft complaint with the FTC www.consumer.gov/idtheft.com or by calling 1-877-IDTHEFT.

Step 4: Contact creditors involved in the Identity Theft by phone and in writing.

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect or suspects. Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide the creditors with the completed Identity Theft Affidavit (some may require that you use their own affidavit), Letter of Dispute, and a copy of the FACTA Law.

Step 5: Submit the Identity Theft Affidavit and copies of all information and records obtained from the creditors with regard to the fraudulent accounts to:

UT Arlington Police Department
Criminal Investigations
700 S. Davis
Arlington, TX 76019

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at once and if possible do not send items separately. Be sure to reference your police report number on all items submitted. The information can be hand delivered or mailed. **Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution. Therefore, we request that you only submit this packet to the UT Arlington Police Department if you desire prosecution and would be willing and available to appear and testify should a suspect be identified and arrested.**