



South Milwaukee Police Department

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Ann Wellens
Chief of Police

Identity Theft Packet

This ID Theft Packet is provided to help citizens when dealing with an Identity Theft situation. Identity Theft is an epidemic in today's society, and victims must act quickly to prevent damage to a person's credit history and their reputation.

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 will be a worksheet for your convenience when logging this contact information. An Id Theft Affidavit supplied by the Federal Trade Commission can be found at www.FTC.gov which has been adapted by all financial and credit institutions when filing fraudulent activities to your personal accounts. If you do not have access to a computer, the South Milwaukee Library has internet access for public use.

What is Identity Theft?

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security Number, or credit card number, without your permission, to commit fraud or other crimes.

It is estimated that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of Identity Theft. The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until a debt collector contacts you.

Identity Theft is a serious issue. While some Identity Theft victims can resolve their problems quickly, others spend hundreds of dollars and many days, even years repairing damage to their good name and credit record. Some consumers victimized by Identity Theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

What are the steps I should take if I'm a victim of Identity Theft?

If you are a victim of Identity Theft, the South Milwaukee Police Department suggests that you immediately take the following steps as soon as possible, and keep a record with the details of your conversations and copies of all correspondence.

1. Contact the fraud departments of each of the three 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, Social Security Number, or last four digits of your SSN) on any new accounts you open.

3. 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.

4. 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:

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| Federal Trade Commission | www.ftc.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 South Milwaukee Police Department and an officer will try to answer the questions regarding your case.**

Identity Theft Victim Worksheet

Credit Bureaus-request a fraud alert be placed in your file and a victim's 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	1-888-397-3742			
Trans Union	1-800-680-7289			

Banks, Credit Cards and Other Creditors-contact each creditor promptly, then follow up with a letter to protect your legal rights. Check for 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 pins and passwords.

Creditor	Address/Phone	Date Contacted	Contact Person	Notes

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

Agency/Dept.	Phone Number	Date Contacted	Contact Person	Report#/Notes
South Milw. Police	414-768-8060			
WI-Dept. of Justice	800-422-7128			
U.S. Postal Inspector	877-876-2455			
FTC	877-438-4338			
Social Security Administration	800-269-0271			

Public Utilities-request a security password be placed in your account file and make sure these utilities understand your situation.

Company	Phone Number	Date Contacted	Contact Person	Notes
WE Energies	800-242-9137			
Phone Service				
Cable Service				