

Identity Theft

Identity theft occurs when an imposter obtains or attempts to obtain personal identity information of another person, such as official identification, name, date of birth and social security number, with the intent to unlawfully use that information to commit any illegal act. Because Identity Theft is usually part of a larger criminal enterprise, the theft of personal information is the fastest growing crime. Proceeds of these types of crimes are often used to facilitate and fund terrorist activities and other organized criminal enterprises. The Michigan State Police has been proactive in responding to the identity theft crisis with the creation of investigative teams solely responsible for investigation of identity theft.

PREVENTIVE STEPS:

In 2003, the Federal Trade Commission reported that 9.9 million people had their identities stolen. The Identity Theft Team recommends taking the following steps in an effort to reduce your exposure to financial crime:

ORDER A COPY OF YOUR CREDIT REPORT ANNUALLY

Your credit report contains vital information about you and your financial habits. Reviewing a copy annually may catch discrepancies or errors that could be red flags or indications that you have fallen victim to a financial crime. A copy of your report may be obtained by contacting Experian, Equifax, TransUnion.

In December of 2003, the Fair and Accurate Credit Transactions Act was passed into law. The most beneficial aspect of this law is the launch of www.annualcreditreport.com, which entitles every American consumer to a free copy of their credit report once a year. The site is sponsored by the 3 major credit bureaus.

DON'T CARRY YOUR SOCIAL SECURITY CARD IN YOUR PURSE OR WALLET

Place important forms of identification such as social security cards, birth certificates, and passports in a safe deposit box or fireproof safe to avoid having them stolen or misplaced. Only carry these documents when you absolutely need to present them.

PROMPTLY REMOVE MAIL FROM YOUR MAILBOX

Thieves will steal your mail and other important documents from your mailbox in an attempt to gather personal information. Be sure to have the post office hold your mail if you plan on being away from your residence for an extended period of time. These forms may be obtained on-line at www.usps.com.

PAY ATTENTION TO YOUR CREDIT CARD BILLING CYCLES

If you are aware that a bill has not arrived when it should have, follow up with that company to ensure it was mailed and on what day. Missing mail may be an indication that an identity thief has stolen your mail and changed the address on the account.

KEEP AN EYE ON YOUR CREDIT CARDS

In the course of a day, think of how many times you present your credit card to a stranger in order to complete some sort of transaction. Most times, the transaction is completed right in front of you. On some occasions however, your card will need to be taken to a machine located elsewhere so that it can be swiped and processed. It is during the time that your card is out of your sight that an act of skimming may be occurring.

PURCHASE A SHREDDER

Shredding all of your important documents and personal information once you no longer need it is a major step in the prevention of financial crime. Thieves will steal your discarded mail including bank and credit card statements, pre-approved credit offers, old tax information, and cancelled

checks. Look for a cross cut shredder, which shreds the documents into confetti as opposed to a strip cut shredder which only shreds the documents into strips, allowing a patient thief to tape the documents back together.

BE CAUTIOUS OF REQUESTS FOR INFORMATION VIA THE TELEPHONE OR INTERNET
Thieves will often attempt to entice you into providing your information to them over the telephone or internet while posing as legitimate companies or government agencies. Often times these con artists will use high pressure sales tactics to convince you to give out personal information to them. Every year, 40 billion dollars are lost through telemarketing fraud.

VICTIM ACTION STEPS:

The Michigan State Police Identity Theft Teams recommends taking the following steps should you become a victim of a financial crime:

PLACE A "FRAUD ALERT" OR "VICTIM STATEMENT" ON YOUR CREDIT REPORT
Contact Experian, Equifax, TransUnion and inform them that you are a victim. Ask that they place a "fraud alert" or "victim statement" on your credit report and that they contact you personally prior to the opening of any new accounts. Be sure to order a copy of your credit report for review to make sure that no additional fraudulent activity has occurred.

NOTE: These "fraud alerts" are only as good as the creditors who see them and choose to adhere by them. Creditors may often gamble with purchases that appear legitimate and simply write off the loss if the sale turns out to be fraudulent.

DISPUTE AND CLOSE ALL ACCOUNTS THAT WERE OPENED FRAUDULENTLY
Ask the company to send you the necessary forms for disputing fraudulent charges or debits. Check to see if the company will accept the Federal Trade Commission's "ID Theft Affidavit." If the company does not have a special form to dispute the fraud, you may be able to use this Letter to Credit Grantors.

The Fair Credit Billing Act has established procedures for resolving errors or fraudulent charges on your credit cards. Under the act, you must contact creditors in writing within 60 days from when the creditor would have mailed the erroneous statement. Be sure to send this letter by certified mail, return receipt so that you have proof that the creditor received it. The creditor must acknowledge your complaint in writing within 30 days and must resolve the dispute within 2 billing cycles.

PLACE AN ALERT ON ACCOUNTS NOT YET AFFECTED
To ensure that no additional accounts are affected, send this Flag Account Letter to all of your unaffected accounts, informing the creditor that you would like to be contacted prior to any changes being made to your account.

CONTACT COLLECTION AGENCIES
In some instances, your first indication that you are a victim of a financial crime is a call or letter from a collection agency. Send this Letter to Collection Agencies to those collection agencies who contact you.

CONTACT AGENCIES ISSUING YOU PHOTO IDENTIFICATION
In addition to the information stored on credit and debit cards, photo identification such as driver's licenses and passports are equally as enticing to thieves for the information that they contain. If your drivers license is stolen, immediately contact the Secretary of State Office or Department of Motor Vehicles in the state where your drivers license was issued. Most states will issue you a new driver's license and number. Visit www.DMV.org for a complete list of driver's license information by state.

For travelers whose passports are stolen, the U.S. Department of State has a section on their web-site devoted to reporting a lost or stolen passport. This information is entered into the Consular Lost/Stolen Passport System. Passports which are reported as lost or stolen are invalidated and can no longer be used for travel.

FILE A REPORT WITH YOUR HOMETOWN POLICE

Collect all of your information and documents related to the fraud and report it to the local police. The Federal Trade Commission encourages you to be persistent. Local authorities may tell you that they can't take a report, however a resolution by the International Association of Chiefs of Police has made a victim's hometown police department the standard reporting agency for identity theft.

A police report is important because many creditors require one to resolve your dispute and credit bureaus will automatically block the fraudulent accounts and bad debts from appearing on your credit report. If you can't get the local police to file a report, be sure to check with the county or state police in your area.

FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION

The Federal Trade Commission (FTC) is the federal clearinghouse for complaints by victims of identity theft. Although the FTC does not have the authority to bring criminal cases, the Commission assists victims of identity theft by providing them with information to help them resolve the financial and other problems that can result from identity theft. The FTC also may refer victim complaints to other appropriate government agencies and private organizations for further action.

If you have been a victim of identity theft, you can file a complaint with the FTC by contacting the FTC's Consumer Response Center toll free at 1-877-FTC-HELP or on the web at <https://www.identitytheft.gov/>.

ORGANIZE YOUR COURSE OF ACTION

Clearing your name after a financial crime is both time consuming and complicated and requires an organized and thorough approach in terms of your record keeping and attention to details. Write down the names, dates and information received from everyone that you speak to over the phone or Internet. Keep copies of all the documentation or correspondence that you send and receive.

Follow up in writing with all the contacts you have made, mailing any correspondence as certified mail/ return receipt requested. Finally, set up a filing system for easy access and maintain records even after the case is closed. Errors may still pop-up years after the situation has been corrected.

[Identity Theft Link to Michigan State Police](#)