



Clarence W. Dupnik, Sheriff

Pima County Sheriff's Department

Keeping the Peace and Serving the Community Since 1865



Economic Crimes – Fraud Detail



What to Do if You Become a Victim of Identity Theft

Unfortunately, Arizona is infamous for being the number one (1) State for identity theft and fraud-related crime. This probably has a lot to do with our proximity to the Mexico border. Local law enforcement agencies are inundated with an overwhelming number of fraud cases. Be prepared to be very patient – the process can take a number of months.

If you are a victim of identity theft, the following steps should assist you in clearing up your credit.

- 1. Report the incident to your local law enforcement agency.**
Get an incident/report number and maintain a separate file for each incident. Document all unauthorized transactions.
- 2. Contact your bank and credit card issuers.**
 - Place a stop payment on all outstanding checks that may have been written without your knowledge or permission. Specifically, all missing blank checks.
 - Close all credit card accounts and any account accessible by debit card.
 - If you chose to open a new account, protect the account with a secret password or personal identification number (PIN). Do not re-use the password or PIN associated with the original account.
- 3. File a complaint with the Federal Trade Commission (FTC).**
The Federal Trade Commission maintains a database of identity theft cases, which is used by law enforcement agencies for investigations. Filing a complaint also assists the FTC and law enforcement in recognizing criminal patterns and behavior.

www.ftc.gov/idtheft

4. **Contact all three (3) major credit reporting bureaus.**
- Request that each credit bureau place a “fraud alert” in your file.
 - File a copy of all police reports with each credit bureau.
 - Place a security freeze on your credit report.
www.scamsafe.com provides instruction on how to place a security freeze.

The three (3) major credit bureaus:

Equifax www.equifax.com
800-525-6285
P.O. Box 740250
Atlanta, GA 30374

Experian www.experian.com
888-397-3742
P.O. Box 1017
Allen, TX 75013

Trans Union www.transunion.com
800-680-7289
P.O. Box 6790
Fullerton, CA 92634



5. **Contact all creditors via phone and mail.**
File a law enforcement report or an Identity Theft Affidavit, which may be obtained at www.consumer.gov/idtheft, with each creditor. Keep copies of all documents and correspondence exchanged. Request that accounts be cancelled as “account closed at customer’s request,” to avoid negative reporting on your credit report.
6. **Notify the phone company.**
This is only necessary if the theft involves the misuse of a long distance telephone account, cellular service, or other telephone services. Close all accounts.
7. **Notify the post office.**
This is necessary if you suspect that your mail has been stolen or diverted with a false change of address request.
www.usps.com

8. **Notify the Social Security Administration.**
This contact is essential if you suspect that someone is using your social security number to obtain credit or employment.
800-269-0271
9. **Notify the State Department.**
You must notify the State Department if your passport has been stolen.
10. **If you are contacted by a collection agency** regarding 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 the creditor, in writing; include a copy of the police report and Identity Theft Affidavit. You want to send mail in a manner that provides “proof” that the collection agency actually received the mail.
11. **Document all contacts and maintain copies of all correspondence.**
Obtain names, titles, and phone numbers for all people you spoke with and document all discussions. Quotes can be very useful.