

## Additional Resources:

- **Federal Trade Commission (FTC):** 1.877.ID.THEFT; [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); Useful brochures are available at [www.ftc.gov/bcp/menus/consumer/data.shtm](http://www.ftc.gov/bcp/menus/consumer/data.shtm).
- **Social Security Administration (SSA):** 1.800.269.0271; [www.ssa.gov](http://www.ssa.gov); (Note: In rare cases you may have your Social Security number changed, however, it is not recommended.)
- **MN Dept of Public Safety Driver and Vehicle Services:** 651.296.2025; [www.dps.state.mn.us/dvs/index.html](http://www.dps.state.mn.us/dvs/index.html); Ask to “flag” your driver’s license as stolen. Apply for new license.
- **Check Verification Companies:** Report stolen checks or fraudulent bank accounts in your name to the six major check verification companies.  
SCAN: 1.800.262.7771  
TeleCheck: 1.800.710.9898  
CrossCheck: 1.800.552.1900  
Certegey Check Service: 1.800.437.5120  
International Check Services: 1.800.526.5380  
ChexSystems: 1.800.428.9623
- **Federal Communications Commission (FCC):** 1.800.CALL.FCC; [www.fcc.gov](http://www.fcc.gov); Report difficulties with removing fraudulent charges from your phone accounts.
- **Internet Crime Complaint Center (IC3):** [www.ic3.gov](http://www.ic3.gov); The IC3 is a joint partnership between the FBI, National White Collar Crime Center, and Bureau of Justice Assistance. They investigate complaints involving internet crimes.
- **U.S. Postal Inspection Service (USPIS):** 1.877.876.2455; [www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov); File a mail fraud complaint.
- **U.S. Bureau of Consular Affairs (BCA):** 1.877.487.2778; [www.travel.state.gov](http://www.travel.state.gov); Contact the BCA to report a lost or stolen passport.
- **U.S. Federal Bureau of Investigation (FBI):** Twin Cities Call: 612.376.3200; [www.fbi.gov](http://www.fbi.gov); Investigations of extremely high-dollar amount financial crimes cases.
- **U.S. Secret Service (USSS):** Twin Cities Call: 612.348.1800; [www.treas.gov/uss](http://www.treas.gov/uss); Investigations of extremely high-dollar amount credit card crimes.
- **Identity Theft Resource Center (ITRC):** 1.888.400.5530; [www.idtheftcenter.org](http://www.idtheftcenter.org); Nonprofit dedicated to helping people prevent and recover from identity theft.

- **Federal Securities and Exchange Commission (SEC):** [www.sec.gov](http://www.sec.gov) or write to: SEC Complaint Center, 100 F Street NE, Washington DC, 20549-0213. Report tampering with securities, investments or brokerage accounts.
- **National Foundation for Consumer Credit (NFCC):** 1.800.388.2227; [www.nfcc.org](http://www.nfcc.org); Nonprofit consumer credit counseling groups.
- **Privacy Rights Clearinghouse (PRC):** 1.619.298.3396; [www.privacyrights.org](http://www.privacyrights.org); Nonprofit consumer education, research and advocacy program.
- **Federal Financial Institutions Examination Council (FFIEC):** [www.ffiec.gov/consumercenter/default.aspx](http://www.ffiec.gov/consumercenter/default.aspx); Assists consumers with complaints and questions about their bank or financial institution by directing them to the appropriate federal bank regulatory service.
- **Council on Crime and Justice:** [www.crimeandjustice.org](http://www.crimeandjustice.org); Contact the General Crime Victim Services 24 Hour Crisis Hotline at 612.340.5400 to obtain identity theft assistance.
- You may want to consider consulting an attorney to assist you in your recovery. For a referral, contact the **MN State Bar Association** at 612.333.1183 or [www.mnfindalawyer.com](http://www.mnfindalawyer.com).
- Contact your legislators to voice your concerns regarding privacy protection and fraud laws.

*Clearing your good name may be a long and arduous task. Act quickly, be persistent, keep records of your actions, and do not be afraid to ask for help!*

## ROSEVILLE POLICE DEPARTMENT

Emergency Phone: 911

Non-Emergency Phone: 651.767.0640

2660 Civic Center Drive, Roseville MN 55113

Office Phone: 651.792.7008

Fax: 651.792.7200

Website: [www.cityofroseville.com/police](http://www.cityofroseville.com/police)



## ROSEVILLE POLICE DEPARTMENT

## Fraud and Identity Theft



## WHAT TO DO IF YOU BECOME A VICTIM

Take Action Immediately!





## A Message from the Roseville Police Department to Identity Theft Victims:



*Fraud crimes and identity theft are two of the fastest growing crimes in the United States. Unfortunately, you are reading this because you may have become a victim. The Roseville Police Department takes these crimes seriously and would like to assist you in working through the process of resolving your identity theft case and clearing your name. In an effort to do so, we have developed a resource guide outlining steps to take and resources to contact. As you navigate through the system, it is important to keep track of the actions you take and retain a record of your progress.*

*As soon as you become aware that your information has been misused, there are several basic steps you should take that apply to nearly all kinds of identity theft cases.*

### Six Steps To Take If You Become A Victim

**Step 1:** *Contact one of the three major credit bureaus.*

That agency will notify the others. Ask them to flag your credit record with a FRAUD ALERT. This alerts creditors to call you for permission before opening any new accounts in your name. While the fraud alert system works well, it is not fool proof, so stay vigilant by requesting and reviewing a free copy of your credit report every few months.

- **TransUnion:** 1.800.680.7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Department, PO Box 6790, Fullerton, CA 92834-6790
- **Equifax:** 1.800.525.6285; [www.equifax.com](http://www.equifax.com); PO Box 740241, Atlanta, GA 30374-0241
- **Experian:** 1.888.EXPERIAN (397.3742); [www.experian.com](http://www.experian.com); PO Box 9532, Allen, TX 75013

**Step 2:** *Contact banks and creditors.*

Ask them to close any account you believe may have been compromised and change account numbers for each account you don't cancel. Change all account passwords. If an account does not have a password, add one.

**Step 3:** *Report the crime.*

Photocopy all evidence (i.e., bills, statements, and bank records), then contact your local law enforcement agency to file a report. Obtain a copy of the incident report for your records and to present to creditors and banks with proof of the crime. Your local law enforcement agency may not have jurisdiction over the matter, so ask them to guide you with information on who to contact next.

File a complaint with the Federal Trade Commission (FTC) at 1.877.ID.THEFT (438.4338) or [www.ftccomplaintassistance.gov](http://www.ftccomplaintassistance.gov). Ask for a complaint number for your records. While they tend to investigate larger, more sophisticated fraud cases, they do monitor identity theft crimes of all levels.

Contact all financial institutions, businesses and merchants who are involved and ask them to file police reports for any related crimes committed against them.

**Step 4:** *Monitor misuse of other personal documents.*

This may include changing your driver's license number, reporting lost or stolen checks or misuse of your social security number or passport, canceling memberships, monitoring mail activity, and reviewing regular bills (utilities, phone, gas and electric).

**Step 5:** *Manage all related documentation.*

Keep a detailed log of all contacts with authorities and financial institutions. Include dates, times, contact persons, phone numbers, and case numbers. Note the time spent and any expenses incurred. Send any correspondence by certified mail and maintain copies of documents for your records.

**Step 6:** *Educate yourself!*

There are numerous organizations, agencies, and resources available to assist you in effectively managing your case, minimizing the adverse effects on your wallet, credit record and daily life, and preventing you from becoming a victim in the future.