Reporting Fraud/ID Theft at the Lacey Police Department

This Lacey Police Fraud/ID Theft Reporting Packet includes:
- Instructions for reporting Fraud/ID Theft
- Identity Theft Information Sheet (retain for your records/information)
- Fraud/ID Theft reporting form

Instructions for reporting Fraud/ID Theft
1. REQUIRED: Obtain a notarized affidavit of forgery from your bank.
2. REQUIRED: Obtain an account printout from your bank or online with all the fraudulent activity highlighted. The printout must list the account number and account holder’s name.

   If neither of the above listed documents can be obtained, please contact us to find out what alternative documentation you must be able to provide.

3. Fill out the Fraud/ID Theft form in its entirety. Please print legibly.
   TIP: Answer questions 5 and 9 on the Fraud/ID Theft form as if you are speaking to an officer.

4. Attach all documentation (affidavit of forgery, bank/credit statements, copies of checks etc) to the Fraud/ID Theft form and bring in to the Lacey Police front office Monday through Friday 8:00am to 5:00pm. (NOTE: you will be asked to provide a valid picture ID)

5. Front office staff will assign a Lacey Police case number, make copies of Fraud/ID Theft form and any documentation you have included. A copy of the Fraud/ID Theft form and the originals of any attachments you included will be returned to you to retain for your records.

6. The whole packet will then be forwarded to the Lacey Police Detective unit for review.
   a. If found that the crime has occurred in another police jurisdiction, your report will be referred to the appropriate police department.
   b. You will receive a letter from the Lacey Detective assigned to your case informing you of any referrals/closures of your case.

INTERNET CRIMES: Please report internet crimes to the Internet Crime Complaint Center at www.ic3.gov. This is a partnership between the Federal Bureau of Investigation (FBI), the National White Collar Crime Center (NW3C), and the Bureau of Justice Assistance (BJA).

SOCIAL SECURITY CRIMES: Please also report crimes involving your social security number/card to the Federal Trade Commission (FTC) at 1-877-ID-THEFT or 1-877-438-4338

If you have any questions feel free to contact the Lacey Police Department – Business Office
   Monday – Friday 8:00am – 5:00pm
   420 College St SE ♦ Lacey, WA 98503
   (360) 459-4333
Identity Theft Information

How the Law Applies to Victims of Identity Theft:

Court Orders to Correct Public Records
Upon a criminal conviction the law authorizes the courts to issue an order for the victim to use in correcting public records that contain false information due to the theft of identity. For example - arrest records in the victim's name that were the result of the defendant using the victim's name at the time of arrest.

Consumer Protection Remedies
The criminal provisions also constitute violations of the Consumer Protection Act (CPA), and victims and the Attorney General’s Office (AGO) can pursue civil actions against the perpetrators using the protections of the CPA (RCW 9.35.800). Also, the following civil provisions all contain CPA remedies whereby the victims and/or the AGO can enforce compliance.

Businesses Required to Provide Information to Victims of Identity Theft
The law (RCW 9.35.040) requires businesses that have information relevant to the identity theft to provide that information to a victim once the victim provides positive proof of their identity and a copy of their police report. For example, the victim now has the legal right to require a business to hand over their records about the credit account the ID thief opened in the victim's name. Those records often contain critical information the victim needs in order to prove they were not the person who is responsible for that account. It is also information the victim can then provide to law enforcement to assist them in their investigation. The business may require the victim to provide all or some of the following items before complying with this section:

- A copy of a government-issued photo identification card;
- A copy of a filed police report evidencing the victim's claim; and
- A written statement from the state patrol verifying the victim has completed the fingerprint verification program under RCW 43.43.760.

Blocking Bad Credit Information from Credit Reports
The law (RCW 19.182.160) also provides a civil remedy for consumers. Under the law, a victim of identity theft can block any adverse credit reports resulting from the crime by filing the police report of the crime with the credit-reporting agency and supplying the agency with other proof of identification similar to those above. Provisions are made for denial and removal of the block in cases of fraud or error. The effect is that the victim's credit record is restored to reflect only the victim's true credit history.

Limitations Imposed on Collection Agencies
A collection agency may not call a debtor (victim) more than one time in 180 days in order to collect on debts associated with fraudulent checks, as long as the victim forwards information regarding the alleged theft to the collection agency. The victim must provide the collection agency with the relevant police report and proof of the victim's identity similar to the provisions above. (RCW 19.16.250)
Where To Go for More Information:

Federal Trade Commission   Accepts Complaints from ID Theft Victims
Phone: 1-877-IDTHEFT
Website: http://www.consumer.gov/idtheft

Washington State Attorney General’s Office Posts information on its website
Website: http://www.wa.gov/ago/consumer/idtheft

US Postal Service To report theft of mail or fraudulent change of address form use
Website: http://www.usps.com/postalinspectors

Social Security Administration
P.O. Box 17768
Baltimore, MD  21235
Fraud Hotline: 1-800-269-0271
Fax: 1-410-597-0118
E-mail: oig.hotline@ssa.gov

Department of Motor Vehicles To report if someone has obtained or is using a driver’s license under your name.
P.O. Box 903
Olympia, WA  98507-9030
Phone: (360)664-8885
Website: http://www.wa.gov/dol
E-mail: drvfraud@dol.wa.gov

Credit Reporting Agencies It is important to include your social security number and current address when writing to the following credit bureas:

Equifax
P.O. Box 74024
Atlanta, GA  30374
Order Credit Report:  1-800-685-1111
Report Fraud:  1-800-525-6285
Website: http://www.equifax.com

Experian
P.O. Box 200
Allen, TX  75013
Order Credit Report:  1-888-EXPERIAN
Report Fraud:  1-888-EXPERIAN
Website: http://www.experian.com

TransUnion
P.O. Box
Chester, PA  19022
Order Credit Report:  1-800-888-4213
Report Fraud:  1-800-680-7289
Website: http://www.transunion.com
The following MUST be completed and attached for a case number to be issued:

☐ Notarized Affidavit of Forgery provided from bank or credit card company.

☐ Account activity documentation from bank or credit card company. Highlight fraudulent account activity.

Fields in RED are required

Your Name: ________________________________

Last First Middle

Drivers License or ID #: ___________________________ State: ___________ DOB: __________________

Social Security Number: ___________________________ Alias/Maiden Names: ___________________________

Physical Address:

Street City State Zip

Mailing Address:

Street City State Zip

Message Phone: ___________________________ Alternate Phone: ___________________________

E-Mail (if available): ___________________________

1. How did you become aware of the crime?

☐ Found fraudulent charges on my credit card bill. Which one? Name of card, account number & card number

☐ Found fraudulent charges on my cellular phone bill. Which one?

Your cellular phone number & service provider (i.e.: Verizon)

☐ Received bills for an account(s) I did not open. Which one? Name of account & account number(s)

☐ Found irregularities on my credit report. Attach credit report.

☐ Was contacted by a creditor demanding payment for something I did not buy. Which one?

Name of creditor, phone number for creditor & name of person whom you spoke to.

☐ Was contacted by a bank’s fraud department about charges. Which one?

Name of Bank, account number, name of person you spoke to & that person’s phone number.

☐ Other: ___________________________________________
2. What date did you first become aware of the crime?  

   Month   Day   Year

3. When did the fraudulent activity begin?  

4. Was the fraudulent activity made using your name?  

   ☐ Yes   ☐ No   ☐ Unknown

   If no, please list the full name, address and other identifying information that the fraudulent activity was made under?  

   ☐ Personal   ☐ Business

   Name__________________________________________________________
     First                     Middle                     Last

   Business Name___________________________________________________

   Address________________________________________________________
     Street                     City                     State                     Zip

To the best of your knowledge at this point, what identity crimes have been committed?  Check all that apply.

   ☐ Opening new credit card accounts in my name.   ☐ Passport/visa fraud.
   ☐ Unauthorized withdrawals from my bank accounts.   ☐ Opening new bank accounts in my name.
   ☐ Taking out unauthorized loans in my name.   ☐ Obtaining government benefits in my name.
   ☐ Check fraud.   ☐ Obtaining employment in my name.
   ☐ Opening utility and/or telephone accounts in my name.
   ☐ Unauthorized access to my securities or investment accounts.
   ☐ Making purchase(s) using my credit cards or credit card numbers without authorization.
   ☐ Evading prosecution for crimes committed by using my name or committing new crimes under my name.
   ☐ Other: _______________________________________________________________________

5. SUSPECT INFORMATION: Do you have any information on a suspect in this identity crime case?  If so, provide as much information as possible about the suspect, including the suspect’s full name, phone number, and address.  ☐ check box if suspect is unknown

   Suspects Name________________________________________  DOB________________________________________
     First                     Middle                     Last

   Address__________________________________________________
     Street                     City                     State                     Zip  Phone __________

Please list your relationship with the suspect and why you feel he/she committed the fraud you are reporting?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
6. Please list any government documents fraudulently obtained in your name (driver’s license, Social Security cards, etc.)

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

7. Have you contacted the following organizations and requested a Fraud Alert be put on your account?

☐ Equifax 1-888-766-0008
What date? ______________ MM DD YYYY

☐ Trans Union 1-800-680-7289
What date? ______________ MM DD YYYY

☐ Experian 1-888-397-3742
What date? ______________ MM DD YYYY

☐ Your bank/credit union(s): List your branch location, branch phone number, contact person, and account number

________________________________________________________________________________________________________

☐ Social Security Administration.

☐ Other __________________________________________________________________________________________

8. Have you been the victim of any other crime that could be related? (i.e. theft or loss of wallet)
If yes, list location, police department report taken by, and case number.

________________________________________________________________________________________________________

9. LIST ALL FRAUDULENT ACTIVITY that you are aware of to date, with the locations and addresses of where fraudulent applications or purchases were made (retailers, banks, etc.). List in chronological order, if possible. For example: “On 9/18/07, I received a letter from MM Collections, stating that I had accumulated $5,000 worth of charges on American Express Account 123456789. One 9/18/07, I called American Express and spoke with Jennifer Martin. She said the account was opened on 5/2/07 by telephone. I did not open this account, even though it was in my name. The account address was 123 Main St., Anytown, WA.” Please be concise and state ALL the facts. You may attach a separate sheet of paper if you need more space.

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________
10. Provide the following information for each account that you are reporting had fraudulent/theft activity.

<table>
<thead>
<tr>
<th>Creditor Name (Sears, Chase etc)</th>
<th>Card Type (Visa/MC etc)</th>
<th>Card Number</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

BY FILING THIS COMPLAINT, I UNDERSTAND THAT:

1. A person commits the crime of making a false report if he or she willfully makes any untrue, misleading or exaggerated statement in any report to a Police or Fire Department.

2. Making a false report is a misdemeanor.

I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF WASHINGTON THAT THE FOREGOING IS TRUE AND CORRECT.

________________________________________________________________________
Your signature                                              Date Signed

☐ YES, I would like my information kept confidential per RCW 42.56.240 privacy laws

Return this completed form, in person, to the Lacey Police Business Office
Monday – Friday 8:00 am to 5:00pm
420 College St SE Lacey, WA 98503 ♦ 360-459-4333

You will be asked to provide a valid picture ID.

INTERNET CRIMES: Please report internet crimes to the Internet Crime Complaint Center at www.ic3.gov. This is a partnership between the Federal Bureau of Investigation (FBI), the National White Collar Crime Center (NW3C), and the Bureau of Justice Assistance (BJA).

SOCIAL SECURITY CRIMES: Please also report crimes involving your social security number/card to the Federal Trade Commission (FTC) at 1-877-ID-THEFT or 1-877-438-4338