



Twin Valley Police Department Theft Victim Information Document

Date: _____ Twin Valley Police Case Number: _____

Because you have filed a police report detailing the theft of your checks, credit cards, and/or social security card/driver's license/purse/wallet. This letter is designed to help you take action to deal with potential problems, which could result from the loss of any of these items or from any possible identity theft.

IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for your protection. Keep in mind that this may include, but not limited to your residence, vehicle, or businesses.

IF YOUR CHECKS OR CREDIT CARDS WERE TAKEN:

Notify your bank if you have not already done so, and then call the three credit main reporting bureaus to report the loss and ask them to put a **FRAUD ALERT** on your account so **NO NEW CREDIT** will be issued without contacting you.

Experian	1-888-397-3742	www.experian.com
Trans Union	1-800-680-7289	www.tuc.com
Equifax	1-800-525-6285	www.equifax.com

IF YOUR SOCIAL SECURITY CARD WAS TAKEN:

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to obtain a duplicate card.

SSA Fraud Hotline 1-800-269-0271 www.ssa.gov

Go online to IRS.Gov and fill out form #14039 (Identity Theft Affidavit); Call the IRS Unit and make a report with them 1-800-908-4490.

IF YOUR DRIVER'S LICENSE WAS TAKEN:

Apply for a new Driver's License as soon as possible and ask them if anyone has applied for a license since yours was stolen. They can refer you to an investigator. Request Driver and Vehicle Services flag the driving record to alert law enforcement officers that someone else may be assuming the identity – Complete and Submit the Confirmation of Identity Form:

<https://dps.mn.gov/divisions/dvs/forms-documents/Documents/VictimofIdentityTheft.pdf>

IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:

Call the US Postal Inspectors about mail being falsely forwarded.

USPS Inspection Service 1-800-372-8347 www.framed.usps.com/postalinspectors

IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:

Contact the banks and/or business(es) that accepted your check or cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

Note: The prosecution of those using your checks or credit cards is the responsibility of the jurisdiction where the incident occurred, example if your checks were stolen in Fridley and used in St. Paul, it is St. Paul Police's responsibility to investigate and prosecute that offense.

IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:

If you have not already made a report, please call your local police department and make an Identity Theft report. Identity theft may be investigated by either the jurisdiction where the identity occurred or by the jurisdiction where you live. In Minnesota, Identity Theft becomes a crime only when any victim (person or business) suffered a monetary loss. Also call the Federal Trade Commission Identity Theft Hotline to notify them and get advice on how to proceed.

FTC ID Theft Hotline 1-877-438-4338 www.ftc.gov/idtheft

To report fraud to the FTC **other than ID Theft**, call: **1-877-382-4357**

COMMON FRAUD/SCAMS:

- **Phone and Internet “Phishing” Schemes:** these scams pose as a credit card or bank and request sensitive information such as social security number, account number, log-in and password, security codes, etc.
- **Disaster Relief/Charitable Donation:** this scam will ask you to donate money that does not go to the listed cause, or they will collect sensitive information, similar to above.
- **Friend/Family in Need of Assistance:** this scam appears to be from a friend of family member in need of financial assistance due to an illness, an arrest, or problems travelling abroad. During this type of scam the person calling generally has some information of the friend/family member, such as name, age, or location, but usually it will not be complete or accurate. The scam will ask that you send a sum of money by means of Western Union or similar type of transfer or by cashiers check.
- **Foreign Country/Government Lottery:** this scam purports that you’ve won a lottery in another country and need to pay the taxes or a processing fee before the full amount can be sent to you. The scam will also ask that you send a sum of money by means of Western Union or similar type of transfer or by cashiers check. Any legitimate lottery or prize you have won will not require money or payment prior to obtaining the prize.

WHAT YOU CAN DO TO PROTECT YOURSELF AND YOUR FAMILY FROM BEING VICTIMIZED AGAIN:

Don’t put your driver license # on your checks. This makes it easy to get a false ID made.

Keep all your credit card receipts safe. Many criminals use numbers off receipts to defraud.

Shred credit card offers you get in the mail. Thieves steal mail and trash to get these.

NEVER give your credit card or bank account number out to someone calling you. Make charges only when you call, and remember, Card Fraud Investigators will never call and ask for your credit card # and expiration date. If you are not sure if the caller is legitimate, ask for their name, look up the business in a phone book, call the business back and ask for that employee.

THE GOOD NEWS:

You are NOT responsible for monetary losses as a result of fraud. The banks and credit card companies must refund your money losses (if any) although they may hold your money while they are conducting an investigation in the case. Some can charge up to \$50 per account, but most do not.

Note: If the bank or credit card companies refund your monetary loss, please note that you are no longer the victim of the use of those bank cards or checks and now the financial institution is. This is important to note if there is a question why a prosecution may or may not occur on a specific incident.