



WARRENSBURG POLICE

IDENTITY THEFT AND FRAUD | FACT SHEET

WHAT IS IDENTITY THEFT

Identity theft and identity fraud refer to crimes in which someone wrongfully obtains and uses another individual's personal data in a way that involves fraud or deception, often for economic gain. However, even those victims who suffer no financial loss can experience serious consequences related to the theft.

STAGES

Identity theft generally occurs in three stages: acquisition, use, and discovery. The crime may begin with a lost or stolen wallet, credit card information stolen during a transaction, a data breach, a computer virus, phishing, or a scam. Thieves may also use a victim's personal information to commit medical identity theft, tax fraud, and benefits fraud.

WHAT INVESTIGATORS NEED TO KNOW

- ✓ How you first discovered the fraud/theft.
- ✓ Any clues you may have on the identity of the imposter.
- ✓ Locations where fraudulent applications were submitted.
- ✓ Locations where fraudulent activity occurred.
- ✓ Locations where goods/services/utilities were delivered.
- ✓ Locations listed as home addresses on those applications.
- ✓ Telephone numbers listed on all applications and orders.
- ✓ Names used in relation to the fraudulent activity.
- ✓ The entire account number of any accounts referred to.
- ✓ Names and contact information for companies contacted.
- ✓ Dates and times the fraudulent activity occurred.
- ✓ Photocopies of letters, statements, or correspondence received by you regarding this case.
- ✓ Not all this information will be available or easy to get. However, try to obtain as much information as you can.

BEHIND THE SCENES

- ✓ The Police Investigations Unit will review your case.
- ✓ You may be called and interviewed by phone or asked to come in to provide more information.
- ✓ The Detective will triage your case by reading the report, and try to determine the potential of moving forward with the case.
- ✓ As time permits, the Detective will start to gather evidence IF they think there is a chance they can make a case.
- ✓ Many times a case will stall while they wait for a credit card company to send them the needed information.
- ✓ Detectives rarely close an open case. Sometimes cases may sit months with no activity and suddenly the imposter does something foolish and evidence is found to tie them to the case.
- ✓ Oftentimes, unfortunately, cases go unsolved as many originate overseas making it difficult for local law enforcement to apprehend the imposter.



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STEPS TO TAKE IF YOU THINK YOU'RE A VICTIM OF ANY TYPE OF IDENTITY THEFT

- . Order a copy of your credit report from one or more of the three credit bureaus. Check for credit accounts that you didn't open, debts you didn't know about, inquiries from companies you don't know, or any other incorrect or suspicious information.
- . Dispute any fraudulent charges or accounts
- . Place a fraud alert on your credit report with all three of the credit reporting agencies, which tells creditors to follow certain procedures before they can open new accounts in your name or make changes to existing accounts (calling and alerting one bureau will place an alert to all three).
- . Credit Bureau Contact: Equifax (888-766-0008); Experian (888-397-3742); Trans Union (888-909-8872)
- . Close any accounts that you think have been tampered with or opened fraudulently. If you will continue to use an account, make sure that you are using a new account number.
- . Change all of your passwords, especially if you use the same passwords on multiple websites. When creating new passwords, use a different password for each website, and use passwords that are hard to guess. Be sure that your passwords have a combination of letters, numbers, and special symbols.
- . Call the security or fraud departments of each company where an account was fraudulently opened or changed without your permission; follow up in writing with documents that support your claim.
- . Keep a log of all your actions, including all telephone calls, letters, other documents, and deadlines that you encounter. Save copies of all letters and other documents. This information may become extremely important for resolving the issue.
- . Block any fraudulent information from your credit report.
- . If you need to fix specific identity theft problems, like stolen checks or passports, phone fraud, tax fraud, falsified change of address, or other problems, see the Attorney General's recommendations and important contact information on page 30 (Appendix F) of the Missouri Attorney General's Identity Theft Resource Guide (www.ago.mo.gov).
- . File a complaint with the Attorney General's Office at www.ago.mo.gov.
- . Fill out an ID Theft Affidavit with the FTC. (1-877-IDTHEFT)