



ISSUE #25 – 3rd Quarter 2008

Identity Theft and Law Enforcement

The importance of filing a police report

Whenever identity theft strikes, it is natural for victims to feel financially vulnerable, personally exposed, and often emotionally upset. Perhaps a wallet or purse was stolen from a locked vehicle or personal checks were swiped from the mailbox. Maybe even a former co-worker, neighbor, or acquaintance has "borrowed" your identity for a spending binge. The next thing you know you're finding unauthorized charges on your credit card statement, or worse, new credit cards issued in your name.

What should you do? Immediately contact your local police to file an identity theft incident report. According to the Identity Theft Resource Center (ITRC), a nonprofit organization, many people feel that their identity-theft complaints are not taken seriously by the police, however notifying law enforcement is an extremely important step in remedying identity theft. While its true that not every identity theft case is a top priority with police, a police report will help you clear your name, and can also lead to an arrest and help stop identity theft.

Filing an identity-theft police report validates and documents that you have been a victim of identity theft. You will need this paper trail to defend and protect yourself. A police report entitles victims of identity theft to a 7-year Fraud Alert, a Security Freeze, and the following pieces of evidence that can help your investigator resolve your case:

- Transaction records/ applications for credit
- Video tapes of the suspect
- Billing statements with the suspect's address
- Records of calls from the suspect
- Arrest records
- Credit reports

Also, under the Fair Credit Reporting Act (FCRA), creditors and credit reporting agencies must remove fraudulent accounts from their records or reports if presented with a police report stating you are a victim of identity theft.

Contacting your local police department

When you call your local police department, tell them that you want to file a report about your identity theft. If you feel that they are reluctant to take your report, ask to file a "miscellaneous incident" report, or try another jurisdiction such as your state police. Even if the crime was committed in other cities or states, you will want to file a police report with your local police department.

Give as much detail as you can to the investigator when filing your police report. There may be details in your story that you think are not relevant, when in fact they may be exactly what is needed by the investigator to successfully solve the crime.

Because detectives rarely work on one case at a time and you know the facts and details of the case best, most of the work in an identity theft case may be in your hands. Some banks and credit card companies take several weeks and several reminder calls before sending out requested information.

Try to be patient. Fraud crimes are often complicated to unravel. Police are busy with other crime-stopping responsibilities, hence it is important for you to provide as many details and documentation as possible when speaking with a police detective or fraud investigator and follow up with them when you have an update to your case. We suggest you include the following information:

- How you first discovered the fraud or theft
- Business locations (exact addresses or phone numbers) where goods or service were made in your name
- Names used either as primary or secondary account holders
- All the account numbers that are referred to in the case
- The full name, address, phone number and date of birth of any suspect referred to in your case
- Names of companies/ representatives that you spoken with about your fraud case, include phone numbers, dates and times, and a brief summary of your conversation

Don't take the law in your own hands

You should make every effort to help the investigator's case, but don't be a nuisance or take the law in your own hands. They must be in charge of the investigation, or you could taint the case. Be brief on the phone and ask how you can help. Calmness and patience are virtues since identity-theft cases may take months to complete.

Examples of identity theft arrests

Little fear of punishment is one of the reasons identity theft has grown so rapidly. However, whether it is a large ring of identity theft or an identity theft opportunist, your case can help law enforcement punish the thieves and deter future identity theft.

- [Aurora and Denver, CO police arrest 13 of 20 suspects facing forgery, theft, and counterfeiting charges.](#)
Police bust major ID-theft ring. (2008). Retrieved May 12, 2008, from http://www.rockymountainnews.com/news/2008/may/02/police-bust-major-id-theft-ring/?partner=yahoo_headlines
- [Two defendants in a \\$13.1 million tax fraud and identity theft ring plead guilty.](#)
Two plead guilty to tax fraud, identity theft. (2008). Retrieved May 12, 2008, from <http://www.bizjournals.com/kansascity/stories/2008/04/14/daily23.html>
- [More than 300 victimized by check counterfeiter.](#)
Identity theft ring busted in Fresno. (n.d). Retrieved May 12, 2008, from http://www.cbs47.tv/news/local/story.aspx?content_id=642dee5c-37cf-45cc-ac05-175240430514

If you think you are a victim of identity theft, please contact Identity Fraud, Inc. at:

1-866-4ID-FRAUD
(866-443-3728)