



# Identity Theft Info

City of Madisonville—Police Department

How to protect yourself and what to do if victimized offenders are stealing mail, dumpster diving behind businesses and breaking into cars, homes and businesses looking for any documents or articles that may contain this information. Your information is then being used to apply for credit cards, retail credit or counterfeit checks with your account number.

Protect your information at all times and ensure that any businesses that obtain your information in the course of doing business is questioned by you as to how they are going to protect or destroy that information once they have finished with it.

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## Identity Theft

If someone has used your personal identifying information, such as your social security number, date of birth and name, to open lines of credit or to obtain services, you will first need to contact all three major credit reporting bureaus to place a "Fraud Alert" on your credit report. When you call the following toll-free numbers, this will notify businesses that you may be the victim of fraud. Request a copy of your credit report to review and contact the following businesses:

**Trans Union: 1-800-680-7289**

**Experian: 1-800-397-3742**

**Equifax: 1-800-525-6285**

Review all of the information on your credit report and circle or highlight any fraudulent items. Next, contact the police agency in the city or county where your information was fraudulently used. The Police Department requires documentation or evidence showing that the crime occurred within the affected city or county. Examples of evidence would be a copy of your credit report listing the fraudulent accounts, collection notice or other documents that identify where the crime occurred.

Once you determine someone is using your information, contact the police agency where the crime occurred and request an Identity Theft report. Please note that officers may not respond to your location if you do not have documentation available.

If you find someone is using your social security number ONLY for employment, contact the Inspector General's Office.

If you find someone used your information on the Internet, contact the FBI at their website to complete an Internet Fraud Complaint. Their website can be found at: [WWW.IFCCFBI.GOV](http://WWW.IFCCFBI.GOV).

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## Fraudulent Checks

If your stolen/lost checks are being used in your city or county by someone forging your signature, you need to first contact your bank to close your account. You will also need to complete an Affidavit of Forgery at your bank for any forged check that has cleared. In many cases, the forged checks will be handled primarily by your bank. Your bank may credit your account once you complete the Affidavit of Forgery. Upon your request they will send a copy of your Affidavit, along with the original check, back to the business that accepted the check. It should now be the responsibility of that business to file the police report since they lost either cash or merchandise.

If you are a merchant that has received a forged check that was returned to you from the bank, it requires that you are able to present the original check, with the Affidavit completed by the account holder, as well as the employee who completed the transaction with the suspect. All of these elements are recommended before officers respond to your location. You may request an officer to do a forgery report once those requirements are met. Merchants, please note that if there is a confirmed forgery in progress, with the suspect still at your location, immediately call 9-1-1. In this case, no Affidavit is required.

If you have received a check back from the bank that is not payable due to a Closed Account or Non-sufficient Funds (NSF), contact the County Attorney's Check Enforcement Bureau.

## Credit Card Fraud

If only the credit card number has been compromised and you still have possession of the plastic card, immediately notify your bank or credit card issuer to cancel the card. You will also need to complete a dispute form for any unauthorized charges. The credit card company may issue you a "temporary credit" and send a "charge-back" to the business that accepted the card number, without seeing the physical card. The business will now suffer the loss and they will need to complete the police report, if they so desire.

If you discover that your card number has been used on the internet, follow the preceding instructions and then complete an Internet Fraud Complaint with the FBI at: [WWW.IFCCFBI.GOV](http://WWW.IFCCFBI.GOV).

If you have an incident of "skimming" where you still have possession of your debit card but someone captured your card information and used it to make a cash withdrawal at an ATM, immediately contact your bank.

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## Internet Fraud

The majority of Internet Fraud is handled by the FBI. This includes fraudulent credit card use, E-bay or other online auction purchases, as well as online applications fraudulently completed in Identity Theft.

Complete an Internet Fraud Complaint report at [WWW.IFCCFBI.GOV](http://WWW.IFCCFBI.GOV) in order to report the crime and to obtain a reference or complaint number. Print the report or write down the complaint number for your files. The FBI will then notify the appropriate police agency once they determine where the crime originated from.