TEXARKANA ARKANSAS POLICE DEPARTMENT

FINANCIAL FRAUD PACKET

Identity Theft, Forgery, and Credit Card/Debit Card Abuse are among the most difficult offenses facing citizens today. In our ongoing efforts to combat these problems the following information is being offered by the Texarkana Arkansas Police Department's Financial Crimes Unit.

Please refer to the "Frequently Asked Questions" section on the following pages to find answers to questions regarding these offenses. This section will also guide you to the specific forms that need to be completed for each specific offense. The forms are included in this packet. Please note that it is very important that all instructions are followed regarding these forms and that each form is completed thoroughly and accurately for the investigator(s) to perform an through investigation.

If you have questions that are not answered in the "Frequently Asked Questions" section, you can contact the Texarkana Arkansas Police Department, Criminal Investigation Division Fraud Investigator at 903-798-3154.

Once you complete the forms, you can mail, or hand deliver the documents to the following address:

Texarkana Arkansas Police Department
ATTN: Complaints Officer Danny Russell
P.O. Box 1885
Texarkana, Arkansas 75504

Please note the business hours are Monday-Friday 7:00am-5:00pm.

<u>Security video is used in the prosecution of most cases. Unfortunately some businesses do not keep video for extended periods of time. It is important that you make every effort to complete and return this Financial Fraud Packet as soon as possible.</u>

<u>This packet is for your information. Please retain for future reference.</u>

Frequently Asked Questions

Question 1: Someone has written checks on my checking account without my permission. What should I do?

If someone uses your checking account to write checks without the account holder's permission, a Forgery has been committed. The person writing the checks may have stolen your checkbook or they may have used your account number and bank's routing number to create counterfeit checks containing your information. Notify your bank, if you have not already done so, and request that they close the account.

Complete and return the <u>Financial Fraud Packet</u> and the <u>Check Form</u> to the Texarkana Arkansas Police Department.

Complaints regarding checks written from insufficient funds or closed accounts must be filed with the Hot Check Division of the Miller County District Attorney's Office. The Texarkana Arkansas Police Department does not typically investigate these types of offenses.

You should also contact the check verification companies to report this to them:

Telecheck	1-800-366-2425
National Processing	1-800-526-5380
Equifax Check System	1-800-437-5120

Question 2: Someone has used my credit card/debit card without my permission. What should I do now?

Credit Card Abuse/Debit Card Abuse is committed when someone uses your existing credit card/debit card number to make an unauthorized purchase or withdrawal.

Notify your bank or credit card company, if you have not already done so, and request that they close the account. Then call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so that NO NEW CREDIT will be issued without your consent. This is especially important if any form of identification was stolen at the same time.

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

Complete and return the <u>Financial Fraud Packet</u> and the <u>Debit/Credit Card Form</u> to the Texarkana Arkansas Police Department if the unauthorized charges were made in Texarkana, Arkansas.

Question 3: Someone has stolen my checks/credit cards. How do I report this?

The Texarkana Arkansas Police Department Financial Crimes Unit typically investigates cases that are related to the actual passing of the forged or counterfeit checks or the fraudulent use of a credit/debit card. **If your checks are stolen in Texarkana, Arkansas (and not from the mail) you should call the Texarkana Arkansas Police Department and make a report.** These cases are typically assigned to a property detective and may not be assigned to the Fraud Investigator. ***You will not need to complete this packet.***

If your checks/credit/debit cards were stolen from the mail, you need to contact the United States Postal Inspection Service. They investigate any theft from the mail. You can do this via their website (https://postalinspectors.uspis.gov).

Notify your bank or credit card company, if you have not already done so, and request that they close the account. Then call the three credit 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. This is especially important if any form of identification was also stolen at the same time.

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

Question 4: What is Identity Theft?

Identity Theft occurs when someone else uses your personal identifying information to:

A) Open new account(s) without your permission (bank accounts or credit cards)

B) Open utility accounts without your permission (electricity, water, cable, etc.)

C) Rent an apartment in your name

D) Rent or buy a home that you did not rent or buy

E) Purchase a vehicle that you do not own

If you are the victim of Identity Theft and you are a resident of Texarkana, Arkansas or if the offense occurred within the city limits of Texarkana, Arkansas, complete and return the Financial Fraud Packet and the Identity Theft Form to the Texarkana Arkansas Police Department.

If you have been contacted by the IRS about someone working under your social security number, you will need to complete the IRS Identity Theft Packet and follow their instructions. They will be responsible for investigating these offenses. For access to their website please visit http://www.irs.gov.

Question 5: I received a check in the mail and I was told to cash the check and send some of the money to another location. Now my bank told me that the check was counterfeit and I'm out the money. What can be done?

The Texarkana Arkansas Police Department cannot investigate these scams. The people who have contacted you are very often not located in the United States. The information that you've been given is fictitious. If you received the check through the US Mail, you can report the incident to the United States Postal Inspection Service via their website (https://postalinspectors.uspis.gov/).

If the person sent you the check by FedEx, DHL, UPS, or another manner and the scam was perpetrated over the internet, you should contact the Internet Crime Complaint Center (http://www.ic3.gov).

Question 6: I found suspicious charges/debits on my account that look like online purchases. What should I do?

With the help of your bank or credit card company, confirm that it was an online purchase, where the purchase was made and where any product was to be delivered. If the purchase was made in Texarkana, Arkansas or if the delivery was in Texarkana, Arkansas, we can investigate this. If you find that the purchase/delivery was somewhere else, contact the police agency in that jurisdiction as well as the Internet Crime Complaint Center (http://www.ic3.gov). Close the account.

Complete and return the Financial Fraud Packet and the Debit/Credit Card Form to the Texarkana Arkansas Police Department if the unauthorized charges were made in Texarkana Arkansas.

Question 7: I've had my mail stolen. Whom do I report it to?

The United States Postal Inspection Service investigates theft from the U.S. Mail. They will investigate if you have had checks or credit cards stolen from the mail. You can report the incident via their website at https://postalinspectors.uspis.gov/.

Question 8: What should I do if my driver's license was lost or stolen?

Apply for a duplicate driver's license as soon as possible through your local revenue office and ask them to put an "alarm" on your driver's license identifying it as stolen to help prevent identity theft. Also notify the credit reporting bureaus and request a credit report in approximately 30 days. In the event your driver's license was stolen in the city limits of Texarkana, Arkansas, please contact the Texarkana Arkansas Police Department to make a report.

Question 9: My Social Security Card was stolen. What should I do?

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card. Also notify the credit reporting bureaus listed previously. Request a copy of your credit report approximately 30-60 days later to make sure there have been no fraudulent accounts opened in your name.   Contact the Social Security Administration at their website (http://ssa.gov/). In the event your Social Security card was stolen in the city limits of Texarkana, Arkansas please contact the Texarkana Arkansas Police Department to make a report.

Additional Information to Protect Yourself

⇒ Do not put your driver's license number or Social Security number on your checks. This makes it easy for a criminal to falsify identification.

⇒ Do not carry your Social Security card or birth certificate with you.

⇒ Keep all credit card receipts in a safe place. Many criminals use numbers from receipts to defraud.

⇒ Safeguard your personal identification numbers (PINs) for all cards/accounts. Do not write the PINs on the cards or keep them with the cards.

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

⇒ Do not give out personal information over the phone.

⇒ Do not put payments or checks in your mailbox for pick-up. Mail them at a post office.

TEXARKANA ARKANSAS POLICE DEPARTMENT FINANCIAL FRAUD PACKET

VICTIM INFORMATION

After receiving your Fraud Packet, complete the proper forms that are attached. These forms provide the information we need to complete an offense report and investigate your case. It must be filled out with as much information as possible.

In addition to the completed form, you must provide documentation that supports your claim, a copy of a state driver's license or state issued ID card and a copy of your social security card to establish your identity.

After we begin our investigation into your offense, you may be asked to provide additional information—some examples are, but not limited to: photographs, thumbprint, utility bill, or lease. The detective assigned to your case will determine what additional information is needed, if any.

Contact and place a fraud alert with all three credit bureaus. You should request a copy of your credit report from each bureau.

Submit the completed original fraud packet, along with any documentation that supports your fraud claim, such as collection notices and bills. Any incomplete packets WILL NOT BE PROCESSED and they will be mailed back to you, unprocessed. We do not hold any paperwork.

Please make copies of everything for your records. We cannot make copies for you. Once you return the completed packet to the police department, please allow at least 30 business days for the packet to be processed. The TAPD complaints officer will contact you and issue you a case number for your records.

Documentation for Investigation and Prosecution

The following items of evidence should be obtained by the victim.

We will not be able to begin an investigation without this document evidence.

If your existing accounts are being accessed, please obtain the following types of documents:

- Bank statements or bills showing where the transactions occurred
- The physical address, dates, and times of the fraudulent transactions from your bank
- Bills from companies showing merchandise ordered
- Address where items were delivered
- Phone numbers that are associated with the fraudulent activity
- Any information from the creditor that shows how or where the account was used
- The names and phone numbers of any representatives from the business you speak with

If new accounts have been opened in your name, please obtain the following types of documents:

- Bank statements that you may have received for accounts that are not yours
- Credit reports showing the accounts that are not yours
- Bills from utility companies for accounts that you did not open
- Letters or documentation from creditors or utility companies that contain copies of applications for credit
- How the account was opened (in person, over the phone, over the internet)
- Where the account was opened if done in person
- Where the account is being used (addresses of transactions)
- Address where any cards, bills, merchandise, or other correspondence was mailed
- Any phone numbers associated with the fraudulent account
- The name or employee number and phone number of any representative from the businesses you deal with

It is important that you take the time to complete this packet and return it to the Texarkana Arkansas Police Department. Upon return of the completed, signed fraud packet, an offense report will be created. The TAPD complaints officer will contact you and provide you with the offense report number and you will then have the ability to obtain a copy of the offense report for your use.

The attached Financial Fraud Affidavit is a sworn statement and will be used as evidence in court should an arrest be made. It is essential that the information you provide be accurate and true.

Please return the Financial Fraud Packet by mail or in person to the Texarkana Arkansas Police Department at 100 N. State Line Ave, Texarkana Arkansas during business hours. If you are unable to mail or drop off the packet, please call the TAPD complaints officer at 903-798-3131 for assistance and other options.

Fair and Accurate Credit Transactions Act (FACT Act)

The FACT Act allows you to obtain copies of any and all records related to the fraudulent accounts. You are then permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts, thereby allowing us to bypass the sometimes-difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Texarkana Texas Police Department.

Financial Identity Fraud Information

According to Arkansas Criminal Code; 5-37-227; Financial Identity Fraud is committed if; a person, for his or her benefit or the benefit of a third party, accesses, obtains, records, or submits to a financial institution another person's identify information with a purpose to create, obtain, or open a credit account, debit account, or financial resource without the authorization of the other person. Financial Identity Fraud is a felony offense. It is entitled Fraudulent Use or Possession of Identifying Information and is a felony offense.

The Texarkana Arkansas Police Department is diligent in its efforts to apprehend and stop those individuals responsible for committing Financial Identity Fraud. This packet is essential in helping the investigator understand, evaluate, and ultimately bring your case to a close.

NOTE

If you suspect someone is using your social security number for employment and there is no evidence of other identity fraud, contact the Internal Revenue Service at IRS.gov. Do not contact the employer directly as they may warn the suspected employee. The Identity Protection Specialized Unit of the IRS is responsible for assisting victims of this type of Identity Theft. They can also be contacted at 1-800-908-4490. You can contact the Social Security Administration Fraud Hotline at 1-800-269-0271 to order a copy of your Personal Earnings and Benefit Statement (PEBES) to check the accuracy of your work history on file.

If your name and/or other information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

Sample Dispute Letter- Debit or Credit

Date

Your Name

Your Address

City, State, Zip Code

Name of Company

Address

City, State, Zip Code

Dear Sir or Madame,

I am writing to dispute a fraudulent (charge or debit) on my account in the amount of $____. I am a victim of financial fraud/identity theft and did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance charge and any other charges related to the fraudulent amount be credited, and that I receive an accurate statement.

Enclosed are copies of a financial fraud affidavit supporting my claim of identity theft. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

Sincerely,

Your Name

Enclosures (list what you are enclosing)

*Sample Dispute Letter - **New** Fraudulent Accounts*

Date

Your Name

Your Address

City, State, Zip Code

Name of Company

Address

City, State, Zip Code

Reference # (*be sure to refer to any number they provided you such as an account number*)

Dear Sir or Madame,

I am writing to dispute a fraudulent account opened in my name or using my personal information. I am a victim of financial fraud/identity theft and did not make or apply for this (service/line of credit/credit card). I have not approved anyone else to use my name or personal information for any accounts.

I am requesting that the account be closed, and my name removed from it.

Enclosed are copies of a financial fraud affidavit and a police report I filed supporting my claim of identity theft. Please investigate this matter and remove me from any liability.

In addition, pursuant to the Fair and Accurate Credit Transactions Act of 2003, as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The records can be mailed to the address above (or faxed if you have a fax number). In addition, please make these records available to any law enforcement agency upon their request.

Sincerely,

Your Name

Enclosures (list what you are enclosing)