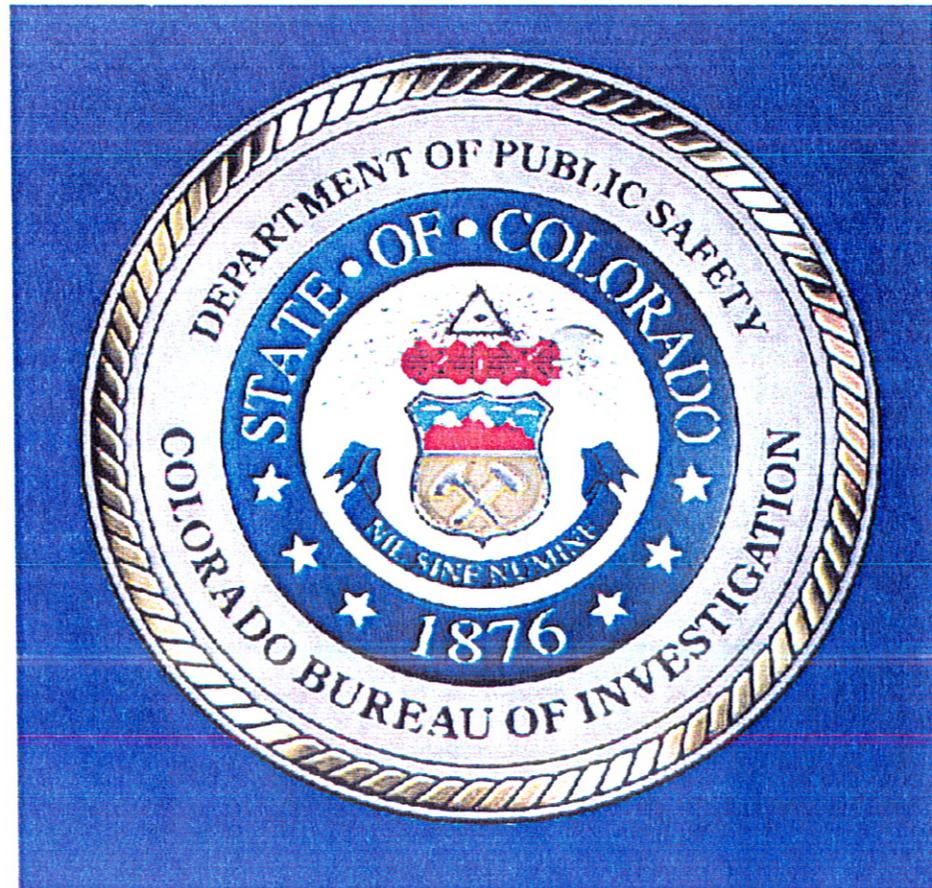


First Steps for Victims of Identity Theft

Colorado Bureau of Investigation Identity Theft/Fraud Investigation Unit



Colorado Bureau
of Investigation
ID Theft/Fraud Unit
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303-239-4211
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(Victim Advocate)

First Steps for Victims of Identity Theft

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Step # 1

Report to Law Enforcement

- Report to your local Law Enforcement Agency. This can be a Police Department or Sheriff's Department. You may report on-line or in person. Some Police Agencies have Cop Shops in the community that will take your report.
- As a victim, you may need advocacy to report as some law enforcement agencies do not know that they must take a report or do not understand what kind of report to initiate. Your victim advocate will be able to help with this process.
- Colorado law states that the crime may be reported in the jurisdiction in which the victim lives or where any portion of the crime occurred:

C.R.S. 16-5-103

“A person who knows or reasonably suspects that his or her identifying information has been unlawfully used by another person may initiate a law enforcement investigation by contacting the local law enforcement agency that has **jurisdiction over the victim's residence or over the place where a crime was committed.**”

Such agency **shall** take a police report of the matter, provide the complainant with a copy of that report, and begin an investigation of the facts.

If the suspected crime was committed in a different jurisdiction, the local law enforcement agency may refer the matter to the local law enforcement agency where the suspected crime was committed for investigation of the facts.”

- This vital first step will help to protect you and assist you as you move forward with the next steps. Banks, credit reporting agencies and others may require a report from law enforcement in order to support you as a victim of crime.
- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

1st Steps For Victims of Identity Theft

Step # 2 Report to Banks & Credit Card Companies

- Contact your bank or credit union and report the theft.
- Contact all of the credit card companies where you have a credit or debit card.
- This step is critical and must be done **quickly** to avoid a situation in which you as the victim become responsible for fraudulent charges.
- Talk with your bank/credit union representative and the staff from your credit card companies. They may suggest that you:
 - * Close existing accounts, including checking, savings, accounts with debit cards, credit card accounts
 - * Put stop payment orders on all outstanding checks or debits that have not been authorized (bank staff will work with you to ensure payments of authorized expenses)
 - * Open new accounts that are password or PIN protected and that have “fraud alerts” included
- Please take these precautions when creating new passwords or PINs
 - * Do not use the same password or PIN as on the original accounts
 - * Do not use common numbers such as DOB, SS#, address or phone number (remember the thief may already have these)
 - * Do not use commonly chosen words or names such as the name of your child, spouse or pet—especially if you have a Facebook page or Blog in which you talk about them

Step # 2

Report to Banks & Credit Card Companies

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- Ask that closed/cancelled accounts be processed as “account closed at customer’s request” or contain another message that indicates that you initiated the closure. This will avoid negative “closed with balance” reporting to credit bureaus
- If banking or paying bills on-line, change passwords
- If you have regularly paid auto-deducts from checking/credit account, those agencies will need to be notified of account changes to avoid late fees or unpaid bills (this includes auto-deduct child support payments, insurance payments, taxes, student loans, utilities or other payments)
- Ask staff at financial institution for assistance in contacting the major Check Verification Companies and notifying them that checks have been stolen and might be misused. The companies most often contacted are:
 - TeleCheck: (800) 710-9898
 - International Check Services: (800) 631-9656
 - Certegy, Inc.: (800) 437-5120
- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

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Step # 3 Report to the Federal Trade Commission

- File a report with the Federal Trade Commission (FTC).
- This report can be very helpful as a you attempt to recover from the ID Theft. Many of the agencies with which you will be working will ask for a copy of your FTC Report, also referred to as your FTC Affidavit.
- The FTC maintains an ID Theft Data Clearinghouse, and aids ID Theft investigations by collecting complaints/reports and sharing the information with law enforcement, credit bureaus, government agencies and businesses where the crime occurred.
- Secure reporting on the web
 - * www.ftc.gov/idtheft
 - * Toll free phone number
 - * 1-877-ID-THEFT (1-877-438-4338)
- Follow directions for report, also called the FTC Affidavit, print and submit. You will need to sign the Affidavit and have it notarized.
- Make copies of this report/affidavit
- Download and/or print any number of helpful guides on this website
- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

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Step # 4 Report to the Credit Reporting Bureaus

- Contact Major Credit Reporting Bureaus.
- Report criminal victimization, using the term “Identity Theft Victim”.
- A fraud report filed with one bureau will be shared with the other bureaus, so you only need to contact one of the bureaus to report the crime.
- Provide Police Report and FTC Affidavit.
- Ask that a “fraud alert” be placed on file.
 - * Fraud Alerts require that the victim is contacted directly before any new credit is taken out in his/her name
- Review copy of credit report from **all 3** Credit Reporting Bureaus.
- Report anything that is suspicious or fraudulent according to the Credit Reporting Bureau’s policies.
- Consider a Security Freeze.
 - * Similar to a fraud alert, a freeze helps prevent anyone from opening new credit accounts using the victim’s ID
 - * With a freeze, even someone with the victim’s SS# will not be able to get credit in the person’s name
 - * There is a cost:

The initial freeze is free of charge, however, there is a fee to temporarily or permanently remove the freeze (for employment, credit, buying a car or home, etc.). This fee may be charged by all 3 bureaus

Step # 4

Report to the Credit Reporting Bureaus

- Credit Reporting Bureaus:

Equifax

www.equifax.com

PO Box 740241

Atlanta GA 30374-0241

1-888-766-0008

Experian

www.experian.com

PO Box 9532

Allen TX 75013

1-888-EXPERIAN (1-888-397-3742)

TransUnion

www.transunion.com

PO Box 6790

Fullerton CA 92834-6790

1-800-680-7289

- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

1st Steps For Victims of Identity Theft

Step # 5 Report to Agencies

- Notify agencies involved
- Your victim advocate will be able to help you with phone numbers, forms and websites for these agencies.
- A report will need to be filed with the agency involved if you know or suspect that the ID Theft involved:
 - Misuse of telephone or cell phone
 - Stolen or diverted mail
 - Stolen Social Security Number
 - Stolen passport or creation of false passport
 - Stolen drivers license/state ID or creation of false license or ID
 - Stolen school ID or creation of false ID
 - Purchase of property in victim's name
 - Health care services or ID number misuse
- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

Step # 6

Correct Criminal History

- If the Identity Thief is using your name for criminal activity
 - when perpetrating crime
 - being arrested for a crime
 - to purchase materials to make methamphetamines
 - violation of laws governing child pornography
 - avoidance of child support payments
 - traffic violations or
 - any other type of criminal activity
- Initiate a Records Challenge with the Colorado Bureau of Investigation.
- It is best to contact the Colorado Bureau of Investigation Victim Advocate (303-239-4649) for assistance with this process.
- To initiate a Records Challenge:

To challenge a record, first obtain a copy of the criminal history record from the CBI (Internet or manual search). Once the criminal history record has been obtained and discrepancies are detected, a challenge of any of those discrepancies may be conducted by presenting in person, a copy of the CBI criminal history record in question and a valid driver's license or government issued photo ID to the CBI.

Fingerprints will be taken of the person disputing the criminal history record, which will then be searched through the CBI fingerprint database. Should the criminal history record presented not belong to the individual fingerprinted, a letter stating the person fingerprinted is not the same person as the individual in the criminal history record will be given to that person.

Step # 6

Correct Criminal History

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The record challenge process is completed at the CBI at 690 Kipling Street, Lakewood, Colorado during regular business hours, Monday through Friday, 8:00 AM to 4:30 PM.

Any person residing outside the Denver metro area may contact their local law enforcement agency to assist in obtaining fingerprints to conduct a record challenge. The fingerprints and the criminal history record being challenged must be sent to the CBI by the law enforcement agency.

- You may also request an Order of Factual Innocence. This document is processed through the Courts, and provides you with a document that states that you are not the party who committed the crimes. If your case has already been referred to a Prosecutor, that office may be able to help you with this document. Or you may contact the Colorado Bureau of Investigation Victim Advocate for assistance.
- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

1st Steps For Victims of Identity Theft

Step # 7 Don't Give Up

- There is a lot for a victim to do after an Identity Theft.
- It can feel daunting , challenging , time consuming and unfair to address all of these issues.
- At times, you may feel overwhelmed and be tempted to just stop.
- Please remember, these are necessary steps to restore your good name and to ensure your safety in the future
- There are a few things that you can do to make it easier for you:
 - * Keep good records of who you call and what you discuss
 - * Follow up phone calls with a written letter or email so that you have a copy of what was said
 - * When sending information, send copies. You should keep the originals. If a law enforcement officer or prosecutor needs an original, ask them to sign that they have it, and keep a copy of the document in your files
 - * When mailing information, take the letter to the post office and request a return receipt or send using certified mail
 - * Keep a file in a secure and accessible location with all of the information related to the crime
 - * When you feel frustrated or confused, call your victim advocate for help and support
 - * Don't forget to take care of yourself. Try to get enough sleep, exercise and healthy foods. Call on your family and friends to support you through this challenging time. Spend time doing activities that help you feel peaceful and renewed.

Step # 7 Don't Give Up

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- If you have any problems or questions, please call the Colorado Bureau of Investigation Victim Advocate (303-239-4649).

**"Take the first step in faith. You don't have to see the whole staircase.
Just take the first step."**

Martin Luther King Jr.



Contact Information

For assistance, please contact the
Colorado Bureau of Investigation

Victim Advocate: Hazel Heckers

303-239-4649

hazel.heckers@cdps.state.co.us

24 Hour Identity Theft and Fraud Hotline

1-855-443-3489

(toll free, English and Spanish)