

# North Plainfield Police Department

## Criminal Investigations Division

### Crime Prevention Bureau

(908) 769-2937

#### 16 Actions an Identity Theft Victim Can Take:

- 1 Report the Incident to a Law Enforcement Agency
- 2 Keep Complete Records
- 3 Obtain a Copy of Your Credit Report from the Credit Reporting Bureaus
- 4 Notify All of the Credit Reporting Bureaus
- 5 Contact All Credit Card Companies, Creditors, Banks and Financial Institutions
- 6 Contact Check Verification Companies
- 7 Change All PIN Numbers
- 8 Contact Utility and Service Provider Companies
- 9 Contact Your Local Post Office
- 10 Contact the Federal Trade Commission
- 11 Contact the Social Security Administration
- 12 Obtain a Copy of Your Criminal History Record
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- 15 Contact the U.S. State Department Regarding Passport Fraud
- 16 Contact Other Federal Agencies as Necessary

#### Immediately

1. Report the Incident to a Law Enforcement Agency

A person who believes they are a victim of an Identity Theft is encouraged to promptly report those facts to a law enforcement agency. In New Jersey a victim can report an Identity Theft to the Office of the County Prosecutor of the county where the theft is believed to have taken place, or to the local police department. The address and telephone number for the County Prosecutor's Office and the local police department can be found in the blue government pages of your local telephone directory, under "County Government" and "Local Government." Those law enforcement agencies are responsible, in the first instance, for investigating such offenses and for developing the necessary evidence to pursue the matter as a criminal prosecution, if the facts warrant. Once a report has been filed, request a copy of the report so that it will be available to send to credit reporting agencies and creditors.

## 2. Keep Complete Records

Become a record keeper! Keep detailed notes and records of all telephone conversations with credit reporting bureaus, creditors or debt collection agencies. Confirm all telephone conversations, in writing. Keep copies of all correspondence sent and received. Send correspondence by certified mail, return receipt requested. Keep a record of the time spent and any expenses you incurred, in case you can request restitution in a later judgment or conviction against the thief.

## 3. Obtain a Copy of Your Credit Report from the Credit Reporting Bureaus

Fraud victims are entitled to a free credit report (Note: by law NJ residents are entitled to one free credit report per year without being a victim of ID fraud, here's how). Therefore, a person who believes they are the victim of Identity Theft should obtain a copy of their credit record. Carefully review the entire credit reporting record. Any errors or actions that are suspect or fraudulent should be immediately submitted to ALL of the credit reporting agencies. A list of those agencies is found below.

## 4. Notify All of the Credit Reporting Bureaus

Report the theft of any credit cards or credit card numbers to each credit reporting agency. Request that all your accounts be "Flagged with a fraud alert."

Submit a written victim statement to be included in your credit report stating:

Your identity has been stolen and has been used to apply for credit fraudulently.

Provide a contact telephone number to verify any credit applications.

Request all applications for credit be confirmed telephonically to the telephone number you have given, and then have those requests confirmed in writing to your address.

Ask each credit reporting bureau to do the following:

Inform you how long the fraud alert will remain posted to your file; and how you can extend the alert, if necessary. Be aware that reporting an identity theft to a credit reporting bureau may not stop an identity thief from opening new fraudulent accounts in your name. Therefore, a victim should request a free copy of their credit report from each credit reporting bureau every few months in order to monitor any new fraudulent activity.

Inform you of the names, addresses and telephone numbers of any credit grantor with whom fraudulent accounts have been opened. Request the credit reporting bureau remove inquiries that they have generated due to the fraudulent access.

Notify all those who requested and received your credit report in the last six months that the information they received, in your credit report, is disputed.

Confirm all of these requests, in writing, to each credit reporting agency notified.

#### Credit Reporting Bureaus

Experian (formerly TRW)  
P.O. Box 1017, Allen, TX 75013-2104  
Toll-free Fraud Report: 1-888-397-3742  
FAX: 1-800-301-7196  
TDD: 1-800-972-0322  
[www.experian.com/consumer](http://www.experian.com/consumer)

Trans Union, Fraud Victim Assistance Department  
P.O. Box 6790, Fullerton, CA 92634  
Toll-free Fraud Report: 1-800-680-7289  
TDD: 1-877-553-7803  
[www.tuc.com](http://www.tuc.com)

Contact information to ORDER a credit report:

Equifax  
P.O. Box 105069, Atlanta, GA 30348  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian (formerly TRW)  
P.O. Box 9532, Allen, TX 75013  
1-888-397-3742 or 1-888 EXPERIAN  
[www.experian.com](http://www.experian.com)

Trans Union  
P.O. Box 6790, Fullerton, CA 92834  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

Additional assistance concerning how to obtain credit records can be obtained from the New Jersey Division of Consumer Affairs at 1-800-242-5846, or through the Division of Consumer Affairs Internet Web site at [www.nj.gov/oag/ca/credit.htm](http://www.nj.gov/oag/ca/credit.htm).

#### 5. Contact All Credit Card Companies, Creditors, Banks and Financial Institutions

Contact all credit card companies, creditors, banks and financial institutions where you have accounts that may have been affected or where an account may have been created in your name, without your knowledge.

- 1) Request that those accounts be processed as "Account Closed at Consumer's Request."
- 2) Get replacement cards with new account numbers.
- 3) Stop payments on any checks or withdrawal drafts that are suspect.
- 4) Change any passwords on the accounts.
- 5) Do not use the old password, mother's maiden name, birth date, any portion of your Social Security number, or other easily obtained passwords. Follow up all telephone contacts with a written confirmation.

#### 6. Contact Check Verification Companies

Contact the major check verification companies if you have had checks stolen or bank accounts set up by an identity thief. Inform the verification companies that you are an identity theft victim.

CheckRite - 1-800-766-2748

ChexSystems - 1-800-428-9623 (closed checking accounts)

CrossCheck - 1-800-552-1900

Equifax - 1-800-437-5120

International Check Services - 1-800-631-9656

National Processing Co. (NPC) - 1-800-526-5380

SCAN - 1-800-262-7771

TeleCheck - 1-800-710-9898

#### 7. Change All PIN Numbers

Immediately change your PIN number on any accounts, including any Automated Teller Machine (ATM) accounts with banks, savings institutions, other financial service entities, credit cards, On-line entities and merchants. Change any passwords on the ATM accounts. Do not use: the old password; your mother's maiden name; your birth date; any portion of your Social Security number, including the last four digits; or other easily obtained passwords.

#### 8. Contact Utility and Service Provider Companies

Contact utility and service provider companies such as: the local telephone company; long distance telephone company; cable company; internet service provider; and electric, power, gas or water providers. Alert each company or service provider of the theft of your identity and inform them that attempts may be made to open new service using your identification information. Request that any new request for service be confirmed with you and provide a telephone number and mailing address. Keep a copy of all of these requests.

#### 9. Contact Your Local Post Office

Notify your local Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit fraud. To obtain the telephone number of your local post office call 800-275-8777, or on the U.S. Postal Service Internet website at [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect).

Find out the address where any fraudulent credit cards were or are being sent. Notify the local Postmaster for that address to forward all mail, in your name, to your own address. You may also need to talk with the mail carrier on the route where fraudulent mail is being sent. Confirm all telephone conversations in writing.

#### 10. Contact the Federal Trade Commission:

File a report of an identity theft and obtain assistance in restoring credit by contacting the Federal Trade Commission, Consumer Response Center at:

Federal Trade Commission (FTC)  
Consumer Response Center

600 Pennsylvania Avenue, NW, Washington, D.C. 20580  
Toll-free: 1-877-438-4338  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

#### 11. Contact the Social Security Administration

Report a misuse or possible theft of your Social Security Number to the Office of the Inspector General of the Social Security Administration:

Social Security Administration, Fraud Hotline  
Office of the Inspector General  
P.O. Box 17768, Baltimore, MD 21235  
Toll-free: 1-800-269-0271  
Fax: 1-410-597-0018  
[www.ssa.gov/oig/hotline/](http://www.ssa.gov/oig/hotline/)  
email: [oig.hotline@ssa.gov](mailto:oig.hotline@ssa.gov)

#### 12. Obtain a Copy of Your Criminal History Record

Request a copy of your own Criminal History Record by contacting the New Jersey Division of State Police:

New Jersey Division of State Police  
State Bureau of Identification,  
Criminal Information Unit  
P.O. Box 7068,  
West Trenton, NJ 08628-0068

1-609-882-2000, ext. 2878

### 13. Contact the NJ Motor Vehicle Commission (MVC)

For assistance in dealing with issues related to an Identity Theft involving a New Jersey driver's license, vehicle registration or Title, contact:

Motor Vehicle Commission  
Victim Assistance Unit  
P.O. Box 166,  
Trenton, NJ 08666-1666  
609-633-9450

Note: Assistance from the MVC is limited. The MVC cannot address issues involving a pending motor vehicle summons or other official Notice from a New Jersey Court. With respect to any matters or notices issued from a Court, which may be related to an Identity Theft, it is necessary for the individual, or their attorney, to respond to the specific Court where a summons is pending, or to the Court from which the Notice originated or was issued.

### 14. Contact the FBI for Internet or On-line Fraud:

If the theft of an identity is the result of, or otherwise connected to, an Internet or other On-line fraud, contact the Internet Fraud Complaint Center of the Federal Bureau of Investigation, to file an On-line complaint.

### 15. Contact the U.S. State Department Regarding Passport Fraud

All Identity Theft victims, whether they have a Passport or not, should write to, or contact, the United States Department of State, Bureau of Consular Affairs, to alert that agency of the theft of your identity. Victims should request the State Department confirm, in writing to the address you have provided, any application for a passport or changes of address etc.

### 16. Contact Other Federal Agencies as Necessary

United States Secret Service: [www.treas.gov/usss](http://www.treas.gov/usss)  
Secret Service Financial Crimes Division: [www.treas.gov/usss/financial\\_crimes.shtml](http://www.treas.gov/usss/financial_crimes.shtml)  
Social Security Administration Inspector General Hotline: [www.ssa.gov/oig/hotline/index.htm](http://www.ssa.gov/oig/hotline/index.htm)  
Treasury Tax Administration Inspector General - Hotline: [www.ustreas.gov/tigta/hotline.htm](http://www.ustreas.gov/tigta/hotline.htm)  
U.S. Department of Justice: [www.usdoj.gov](http://www.usdoj.gov)  
USDOJ Identity Theft & Identity Fraud: [www.usdoj.gov/criminal/fraud/idtheft.html](http://www.usdoj.gov/criminal/fraud/idtheft.html)  
FDIC: Federal Deposit Insurance Corporation: [www.fdic.gov](http://www.fdic.gov)  
Comptroller of the Currency, Administrator of National Banks: [www.occ.treas.gov](http://www.occ.treas.gov)  
National Credit Union Administration: [www.ncua.gov](http://www.ncua.gov)

Office of Thrift Supervision: [www.ots.treas.gov](http://www.ots.treas.gov)

Telephone numbers for Federal agencies in your area can be found in the blue government pages of your local telephone directory, under "Federal Government."