

## Identity Theft

Identity Theft involves another person using your name and personal data information for fraudulent purposes. Identity Theft investigations are time-consuming, and many require compiling documentary evidence. A successful Identity Theft investigation requires cooperation from the victim and the merchant/financial institution involved. If you are a victim of identity theft, **your primary objective is to prevent and minimize further harm to your credit.**

The following actions should be taken immediately:

- Make contact (**by telephone and in writing**) with all creditors (**credit card companies, telephone companies, utility companies, banks and other financial institutions**) to check for any accounts that have been modified or opened fraudulently. (1) Advise the businesses and/or financial institution who accepted the fraudulent charge or opened the fraudulent account that it was done so without your knowledge or permission. (2) Have someone fully explain the process for resolving fraudulent transactions to you. (3) Complete an Affidavit of Fraud. (4) Maintain contact with the businesses and financial institutions until their investigation is complete.
- Contact (**by telephone and in writing**) the fraud departments of the **three (3) major credit bureaus (listed below)** and inform them of the problem. Request that a “Fraud Alert /Victim Impact” statement be placed in your credit file, and order copies of your credit reports.
- Review your credit report thoroughly. Identify all fraudulent activity, and dispute fraudulent information.
- Report stolen checks and any bank account that has been set up fraudulently to all of the **check verification companies (listed below)**. The bank and the check verification companies should be notified to flag your account. **It is important to complete an Affidavit of Forgery on all stolen checks at your bank.**
- Check the post office for addresses in your name (an indication that your mail is being diverted due to a change of address form being filed).
- Obtain a Social Security Administration (SSA) report to ascertain whether benefits have been paid out in your name.
- If your identity has been compromised, and you live in the city limits of Dresden , Tennessee , file a police report with the Dresden Police Department and with the law enforcement agency in the community where the identity theft took place. Obtain some sort of documentation that supports your claim prior to filing a police report.
- If you live outside of Weakley County, Tennessee, and are a victim of Identity Theft where the suspect may be from Weakly County , you must first file a report with your local law enforcement agency to verify your identity. Once the report has been completed, your law enforcement agency can forward it to the Dresden Police Department Criminal Investigations Division or you can mail or fax it yourself.
- File a report with the Federal Trade Commission (FTC).

- Keep a journal of all contacts and make copies of all documents. All correspondence should be sent **certified mail, return receipt requested.**

### **Evidence Required for Prosecution**

- Documentary evidence (original or certified copies) is required where identifying information has been used by the offender to compromise the victim's identity.
- Positive identification by a reliable witness of the individual responsible.
- Positive identification of fingerprint impressions recorded by the individual responsible at the time the identity was compromised.
- A dated and time stamped video image with sufficient resolution and clarity to clearly identify the individual responsible committing the offense. The identity of the responsible person must be established by comparison with an identifying photograph or by a witness who knows the individual by sight and name. There must be some means of establishing positive identification of the individual in the video.
- A statement of admission/written confession made to the police by the responsible person.

**The Dresden Police Department also provides speakers to make presentations relating to fraud issues for business, church and civic groups.**