

### Melissa Police Department – Identity Theft Packet

After receiving your Identity Theft Packet, complete the "Identity Theft Form" – This form provides us the information we need to make an offense report. 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, such as a copy of a state driver license or ID card, passport and/or 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. The detective assigned to your case will determine what information is needed.

Contact and place a fraud alert with all 3 credit bureaus. You should request a copy of your credit report from each bureau. We cannot process your complaint without at least one recent copy of your credit report.

Submit the completed original fraud packet, a copy of your credit report, along with any documentation that supports your fraud claim such as collection notices and bills. Any incomplete packet WILL NOT be processed, and they will be mailed back to you. We do not hold any paperwork.

Please make copies of everything for your records. Once you return the completed packet to the police department, please allow at least 30 business days for the packet to be processed. A report number will be issued. A public copy of the report may be obtained by contacting the Melissa Police Records Division at 972-838-2338.

#### **Documentation for Prosecution**

The following items of evidence should be obtained by the victim by disputing the charges and requesting all documentation related to the account(s). Without this document evidence, we will not be able to begin an investigation.

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

- Bank statements of bills showing where the transactions occurred.
- Please attempt to obtain a physical address, date and time for the transactions from your bank.
- Bills from companies showing merchandise ordered.
- Addresses where items were delivered.
- Phone numbers associated with the order.
- Any information from the creditor that shows how or where the account was used.
- The name and phone number of any representatives from the businesses you deal with.

#### **If new accounts have been opened in your name, please obtain the following:**

- Bank statements that you may have received for accounts that are not yours.
- Credit reports showing the accounts that are not yours.
- Bills from utilities companies for accounts you did not open.
- Letters or documentation from creditors or utilities companies that contain:
  - Copies of applications for credit.
  - How the account was opened (in person, over the phone, internet).
  - Where the account is being used (addresses of transactions).
  - Address where any cards, bills, merchandise, or 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.

**Please Retain this page for your records.**

## **Fair and Accurate Credit Transactions Act (FACTA)**

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 Melissa Police Department.

### **Letters of Dispute**

Sample copies of the Letters of Dispute can also be found at **identitytheft.gov** under "Sample Letters." This letter needs to be completed for every creditor involved in the identity theft. The letter of dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference the FACTA and make a request for copies of any and all records related to the fraudulent accounts be provided to you and made available to the Melissa Police Department.

### **Identity Theft Information**

Identity Theft is defined as the theft or misuse of personal or financial identifiers in order to gain something of value and/or to facilitate other criminal activity. Identity Theft is a violation of the Texas Penal Code section 32.51 and is a Felony Offense.

It is important that you take the time to complete this packet and return it to the Melissa Police Department. Upon the return of your completed, signed, and notarized complaint affidavit, it will be assigned to a detective. However, if it is determined the Melissa Police Department is not the appropriate agency to investigate your case or does not have the jurisdiction, then the complaint form will be forwarded to the appropriate agency. You will be notified of the transfer of the affidavit.

The attached Identity Theft 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. **The Complaint Form and Personal Statement of Fact must be signed in front of a Notary.**

If you believe you are a victim of Identity Theft, you should take the following steps to protect yourself and your credit. The sooner you take action to limit the fraudulent use of your personal information, the easier it will be to correct any damage already done.

**NOTE:**

Identity theft cases are difficult to investigate, as many suspects hide their information through various means and also use other identity theft victims' information while committing their crimes. We will investigate cases where a viable suspect is identified.

**Please Retain this page for your records.**

**Step 1:**  
**Contact the institution involved**

If the offense involved existing bank accounts (checking or savings accounts as well as credit or debit card) you should do the following:

- Close the account that was used fraudulently or put stop payments on all outstanding checks that might have been written without your knowledge.
- Close all credit card accounts that were used fraudulently.
- Close any account accessible by debit card if it has been accessed fraudulently.
- Open up new accounts protected with a secret password or personal identification number (PIN).

If the identity theft involved the creation of new accounts, you should do the following:

- Call the involved institution and notify them of the identity theft. (See Step 5.)
- Then proceed with the above steps

**Step 2:**  
**Contact a credit bureau and place a “fraud alert” on your file.**

The three credit reporting bureaus, Equifax, Experian and TransUnion, share information so when you request an alert, your request is automatically sent to all three agencies. A fraud alert will put a notice on your credit report that you have been the victim of identity theft.

Texas consumers have the right to place a “security freeze” on their credit reports, which limits the credit bureaus from releasing information in your file. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you freeze your credit report, you can temporarily lift it when you need to apply for credit. You must contact each credit bureau to request a security freeze.

		
<b>Equifax.com</b>	<b>Experian.com</b>	<b>Transunion.com</b>
<b>1-888-766-0008</b>	<b>1-888-397-3742</b>	<b>1-800-680-7289</b>

**Please Retain this page for your records.**

**Step 3:**  
**Request a copy of your credit report.**

A free copy of your credit report is available at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. The law allows you one free credit report per year from each company.

Upon receipt of your credit history: review it for unauthorized accounts or lines of credit, work or home addresses that were not yours or are not yours, and any other information that is not yours. Complete the attached Identity Theft Affidavit and return it with your credit history and any other relevant documentation to the Melissa Police Department.

**Step 4:**  
**File a report with the Federal Trade Commission.**

You can go on-line to file an identity theft complaint with the Federal Trade Commission (FTC) at [identitytheft.gov](http://identitytheft.gov) and click on "Get Started" or by calling 1-877-IDTHEFT.

**Step 5:**  
**Contact creditors involved in the Identity Theft in writing.**

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect or suspects. Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide the creditors with the completed Identity Theft Affidavit (some may require that you use their own affidavit) and Letter of Dispute.

**Step 6:**  
**Submit the Identity Theft Complaint Form with copies of all information and records obtained from creditors with regard to the fraudulent accounts to:**

**Melissa Police Department – Criminal Investigations  
2402 McKinney St.  
Melissa, Texas 75454**

To avoid confusion, we request that you submit everything all together. The information can be hand delivered or mailed. It is understood that some victims are only interested in the correction of their credit and do not necessarily want prosecution. Therefore, **we request that you only submit this packet to the Melissa Police Department IF you desire prosecution** and would be willing and available to appear and testify in court, should a suspect be identified and arrested.

**Please Retain this page for your records.**

## Additional Useful Information



**Social Security Administration** – If you suspect someone is using your social security number to obtain employment, contact the Social Security Administration's fraud hotline at 1-800-269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) to check the accuracy of your work history on file with the Social Security Administration. You can obtain a PEBES application at your local Social Security office or at <http://www.ssa.gov/online/ssa-7004.pdf>.



The IRS established the Identity Protection Unit to assist taxpayers resolve identity theft issues. Victims can call 800-908-4490 Monday – Friday, 8 a.m. to 8 p.m. Additional information is available at [www.irs.gov](http://www.irs.gov).



This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft. <http://www.ftc.gov/bcp/edu/microsites/idtheft/>



The Office of the Attorney General provides useful information related to identity theft. A step by step resource guide is available at [www.texasfightsidtheft.gov](http://www.texasfightsidtheft.gov)



Internet Crime Complainant Center (IC3) is an alliance between the National White Collar Crime Center and the Federal Bureau of Investigation. It provides a central point to report internet based crime. [www.ic3.gov](http://www.ic3.gov)



If you suspect that your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. <https://postalinspectors.uspis.gov/> or by calling 800-275-8777.

**AnnualCreditReport.com**  
1-877-322-8228

This central site allows you to request a free credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

Please Retain this page for your records.

## Identity Theft Complaint Form

**Melissa Police Department – Criminal Investigations**  
**2402 McKinney St., Melissa, TX 75454**

This form should be notarized and either mailed or hand delivered to the above address along with copies of your credit reports as soon as possible. The information you provide will be used to understand what occurred, organize the investigative case, determine where evidence might be found, and determine what financial institutions should be contacted in the course of the investigation.

Date this form was filled out: \_\_\_\_\_

Service/Report Number: \_\_\_\_\_

**MPD USE ONLY**

Complete Name (print): \_\_\_\_\_

Driver's License # & state: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Home Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Employer: \_\_\_\_\_ Work Address: \_\_\_\_\_

Do you know the suspect? Yes ☐ No ☐

If yes, what is their relationship to you: \_\_\_\_\_

Suspect Information: Name \_\_\_\_\_

Race: \_\_\_\_\_ Sex: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Ht: \_\_\_\_\_ Wt: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How did you become aware of the identity crime? \_\_\_\_\_

What date did you first become aware of the identity crime? \_\_\_\_\_

When did the fraudulent activity begin? \_\_\_\_\_

What documents and identifying information were stolen and/or compromised?  
\_\_\_\_\_

Do you have any information on a suspect in this identity crime case? Yes ☐ No ☐  
\_\_\_\_\_

Please list any documents fraudulently obtained in your name (driver's license, Social Security cards, etc.)  
\_\_\_\_\_

**The following accounts were opened, modified or used without my knowledge, permission or authorization.**



Creditor Name/Address	Account Number	Type of Unauthorized Credit/Goods/Service	Date Issued Or Opened	Amount/Value
<b>Example: National Bank 22 Main Street Columbus, OH 22722</b>	<b>01234567-89</b>	<b>Auto Loan</b>	<b>01/02/22</b>	<b>\$25,000</b>

**Please note the phone number and claim reference number, if applicable**

When did you contact the following organizations and request a fraud alert be put on your account?

<b>Equifax</b> Date contacted	<b>TransUnion</b> Date contacted	<b>Experian</b> Date contacted
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## Victim's Law Enforcement Actions

I am willing to assist in the prosecution of the person(s) who committed this fraud. Yes ☐ No ☐

I am authorizing the release of any information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud. Yes ☐ No ☐

I have reported the events described in this affidavit to other law enforcement agencies. Yes ☐ No ☐

In the event you have contacted another law enforcement agency, please complete the following:

Agency	Person Taking Report	Phone	Report Number	Date

Remember to keep a detailed log of all your correspondence and contacts since discovering you were the victim of identity theft. Have all account statements, letters, correspondence, phone records, credit reports, and other documents regarding this case available for review by the detective. **Please make a copy of this completed form for your records.**

**\*\* NOTE: YOUR CREDIT REPORT MUST ACCOMPANY THIS FORM \*\***

### Identity Theft Checklist

- A photocopy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card, or your passport.)
- A photocopy of your social security card
- Documents (photocopies) supporting your identity theft claim
- A recent credit report from Equifax, TransUnion or Experian
- Signed & Notarized affidavit describing the facts and circumstances of the identity theft

### Affidavit Instructions

Please complete the affidavit on the following page. List all fraudulent activity that you are aware of to date, with the locations and addresses of where fraudulent applications or purchases were made (retailers, banks, etc.). List in chronological order, if possible. For example:

"On 01/18/23, I received a letter from MM Collections stating that I had accumulated \$5,000 worth of charges on American Express Account 123456789. On 01/19/23, I called American Express and spoke with Jennifer Martin. She informed me that the account was opened on 11/10/22, by telephone. I did not open this account, even though it was in my name. The account address was 123 Main St., Anytown. Ms. Martin said she would send me an Affidavit of Forgery to complete and return to her."

The Affidavit must be notarized



## **Melissa Police Department Affidavit of Fact**

Print additional pages of the affidavit as needed.

I hereby declare under penalty of perjury the following facts about this case:

I declare all the provided information in this affidavit is true and accurate to the best of my knowledge. I understand making a false statement is a violation of Texas Penal Code 37.08 and that I may be prosecuted if it is determined that any portion of this affidavit is knowingly false.

Signature of Affiant: \_\_\_\_\_

Sworn and Subscribed to me before this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

Notary Public in and for:

State of: \_\_\_\_\_ County of: \_\_\_\_\_

Notary Public Signature: \_\_\_\_\_ My commission Expires: \_\_\_\_\_