

**If you become a victim of Identity Theft, you need to:**

**Stay calm, you will get through this. Obtain the necessary fraudulent information to make a police report.**

**Contact your bank and other credit card issuers.**

If the theft 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 bank accounts**, you should do the following:

- Call the involved financial institution and notify them of the identity theft.
- They will likely require additional notification in writing.

**Contact all three (3) major credit reporting bureaus (Equifax, TransUnion, and Experian).**

First request the credit bureaus place a "Fraud Alert" on your file. A fraud alert will put a notice on your credit report that you have been the victim of identity theft.

**File a report with the Federal Trade Commission.**

You can go online to file an identity theft complaint with the FTC by calling 1-877-IDTHEFT or online at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

**Contact creditors involved in the Identity Theft by phone and 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), **Letter of Dispute**, and a copy of the **FACTA Law**.

***FTC Identity Theft Affidavit***

A copy of the FTC Identity Theft Affidavit can be found at the end of this document and on the main ID Theft page. This is the same affidavit that the FTC makes available to victims of identity theft. The affidavit requests information regarding you as the victim, how the fraud occurred, law enforcement's actions, documentation checklist and Fraudulent Account Statement. NOTE. Some creditors, financial institutions, or collection agencies have their own affidavit that you may have to complete.

### ***Letters of Dispute***

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 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 Lake Oswego Police Department.

### ***FACTA Law***

FACTA allows for 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 Lake Oswego Police Department. We have found it useful to provide a copy of the **FACTA Law** with the submission of the **Identity Theft Affidavit** and **Letter of Dispute** to the individual creditors.

**Submit the Identity Theft Affidavit and copies of all information and records obtained from the creditors with regard to the fraudulent accounts to the Lake Oswego Police Department or your local police agency where you live.**

The information above has been duplicated/altered from the Lake Oswego Police Department webpage. <https://www.ci.oswego.or.us/police/identity-theft>. Identity theft packets as well as sample letters can be found on our department webpage.

**Lake Oswego Police Department**