



SHERIFF JOE CHAPMAN

WALTON COUNTY SHERIFF'S OFFICE

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This packet is provided to Fraud victims in Walton County to assist you in protecting your good name and credit rating. Your case has been sent to the Criminal Investigation Division for review. We at Walton County Sheriff's Office hope we can help you resolve your problem promptly. If you have any questions or need further assistance, please do not hesitate to contact us.

Captain Chris Cannon
Chief of Detectives
Walton County Sheriff's Office
Criminal Investigation Division
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IDENTITY THEFT

VICTIM ACTIONS

The problem of identity theft is growing exponentially worldwide. Stealing a person's identity is easier now than at any time in the past, thanks to computers and public access to personal data. Criminals know that businesses are reluctant to prosecute individual cases and often consider losses a "cost of doing business."

For these reasons, the victim of identity fraud must personally take steps to limit damage to their financial standing, credit history and peace of mind. In the case of identity theft, the victim is not only victimized by the criminal, but may be further victimized by lax legal protections, debt collectors, apathetic merchants, and uncooperative credit and banking institutions. There is no short-cut to fixing problems caused by identity theft.

ACT QUICKLY TO RESTORE YOUR IDENTITY

Consumers must act quickly when they realize they are the victims of identity theft. Quick action may prevent the thief from making further use of the victim's identity, and may make the process of restoring the victim's credit rating easier. As soon as the victim realizes their identity has been stolen, the victim must take action:

DOCUMENT YOUR ACTIONS

Keep a log of the date, time and substance of all personal and telephone conversations regarding the theft. The log also should include the name, title and telephone number of each person to whom the victim speaks.

Follow up each telephone call with a letter that confirms the conversation and any agreed-upon action. The victim should send all correspondence to business that have established fraud accounts by certified mail, return receipt requested, and keep a copy of each letter and each return receipt.

Report the crime to the police immediately. Ask the police to issue a police report pursuant to the theft of your personal identification information. The Official Code of Georgia Annotated § 16-9-121 makes identity theft a felony in Georgia. Give the police as much information and copies of the documentation as possible. A well-kept log, file, or chronology of your actions will aid the police in stopping the thief. Creditors, banks, credit reporting agencies and insurance companies may require a police report to verify the crime of identity theft.

Call the fraud units of the three major credit reporting agencies. Inform each credit-reporting agency of the identity theft. Follow the steps outlined under "Protect Your Credit History".

Keep all documentation regarding the identity theft in one folder or binder, readily accessible and clearly organized. In complex identity theft cases involving credit, banking and loan fraud, an expandable file with multiple compartments may be the best choice. Consider keeping a "journal" of actions in a computer file that can be easily updated and printed when a copy is needed.

PROTECT YOUR CREDIT HISTORY

Identity theft occurs for the same reason most crimes occur - financial gain.

Thieves steal identities in-order-to illegally obtain money and/or merchandise, usually through the use of fraudulent credit accounts. The thief usually does not intend to repay the loan or pay for the merchandise, and the bad debt is reported to a credit-reporting agency. The three major credit reporting agencies in the United States are:

EQUIFAX

P. O. Box 740241

Atlanta, GA 30374-0241

To Order a Credit Report: (800) 685-1111

Fraud Unit: (800) 525-6285

EXPERIAN (formerly TRW)

P. O. Box 949

Allen, TX 75013-0949

To Order a Credit Report: (888) 397-3742

Fraud Unit: (800) 301-7195

TRANS UNION CORPORATION

P. O. Box 390

Springfield, PA 19064-0390

To Order a Credit Report: (800) 916-8800

Fraud Unit: (800) 680-7289

You should contact each of the credit reporting agencies and report the theft of your identity. You should request that a fraud alert be placed in your file.

Request that a victim's statement or fraud alert be added to your credit report. The statement is a short message included on your credit report for ninety days to businesses and others that may make inquiry into your credit worthiness. A suggested statement may request that all future applications for credit be first verified by calling you personally at your home or work telephone number.

Request a copy of your credit report from each credit-reporting agency. The credit-reporting agency must give you a free copy of your credit report if you have been denied credit, or if you believe that your file contains inaccurate information due to fraud. A written request may be required to obtain a free credit report. In addition, if you are a Georgia resident you are entitled to two free credit reports each year for any reason.

Check each credit report carefully when you receive it. Look for accounts that you have not opened; charges that you have not made; inquiries that you have not initiated, and defaults and delinquencies that you have not caused. Check that your name, address and Social Security number is correct on all reports.

Request each credit-reporting agency to remove all information that appears in your credit report as a result of the theft of your personal identification and credit information. It may take some time to have all of this erroneous information removed from each of your credit reports.

Ask each credit-reporting agency to send you a copy of your corrected credit report. Verify that the erroneous information has been removed, and that each report contains the fraud and victim's statement that you requested.

CONTACT YOUR CREDITORS

You may wish to call each of your credit card issuers to report that you are the victim of identity theft. Ask each credit card issuer about the status of your account. Ask if the card issuer has received any unauthorized charges, a change of address request, or a request for additional or replacement credit cards. If so, instruct the card issuer not to honor any requests regarding your card without written authorization. Ask each credit card issuer to cancel your card and provide a replacement card with a new account number. Immediately follow up each telephone call with a letter that confirms the conversation and the action the credit card issuer has agreed to take. Keep a copy of the letter.

A consumer's liability for unauthorized use of a credit card cannot be more than \$50. Most creditors will waive the \$50 if the victim provides documentation regarding identity theft (i.e. police reports).

Call each credit card issuer or creditor that has opened a new account that you did not authorize or apply for, as listed in your credit reports. Explain that you are the victim of identity theft, and ask each issuer and creditor to close the account immediately. Some credit card issuers and creditors may ask you to sign an affidavit or to submit a copy of the police report on the theft of your personal identification information. Ask each issuer and creditor to inform each credit-reporting agency that the account was opened fraudulently and has been closed.

Pay particular attention to the inquiry section of the credit report. This section may give you clues as to which companies may be considering a credit application falsely submitted in your name. Inquiries are usually posted to your credit report before the actual false accounts appear and may represent the most current fraud activity.

CONTACT YOUR BANK

If your bank account information or checks have been stolen, or if a fraudulent bank account has been opened using your identification information, notify the bank involved immediately.

Close your bank accounts and obtain new account numbers. Ask your bank to honor only the outstanding checks you can verify you wrote. Or, contact companies you recently have done business with to explain why your check will not be honored. Offer to replace the payment immediately with a money order or a check from your new account.

Ask the bank to use a new unique identifier as a password or security feature for your accounts. Do not use your mother's maiden name, since this information is available in public records. Get a new ATM card and PIN. Do not use your old password or PIN. Do not use old checks.

CHECK VERIFICATION COMPANIES

Banks and other businesses use check verification companies to authorize check cashing and checking account privileges. Due to the actions of an identity thief, a merchant may refuse to take a victim's check on the advice of a check verification company. The major check-verification companies in the United States are:

ChexSystems	(800) 428-9623
CrossCheck	(707) 586-0551
Equifax - CPRS	(800) 437-5120
International Check Services	(800) 526-5380
SCAN	(800) 262-7771
TeleCheck	(800) 710-9898

If a merchant refuses your check and refers you to a check verification company, call the check verification company and explain that you are the victim of identity theft. If you cannot open a checking account because of the thief's activities call ChexSystems.

UTILITIES AND SERVICES

Notify your gas, electric, water, cable and trash utilities that you are the victim of identity theft, and alert them to the possibility that the thief may try to establish accounts using your identification information. Provide similar notice to your local, long distance and cellular telephone services. Ask the utility and telephone services to use a new unique identifier for your accounts. Do not use your mother's maiden name, since this information is available in public records. If your long distance calling card or PIN have been stolen, cancel them and obtain a new account number and PIN.

FORMS OF IDENTIFICATION

If you have lost your driver's license, or if you suspect that someone may be using your driver's license number or a license fraudulently obtained in your name, contact your local Department of Motor Vehicles or Driver's License office (listed under "State Government" in your telephone directory). In Georgia you may contact the Georgia Department of Public Safety.

If your Social Security number has become associated with dishonored checks and bad credit, it is possible, in extreme cases, to obtain a new Social Security number. In order to obtain a new Social Security number, your situation must fit the Social Security Administration's criteria for issuing a second Social Security number. Contact the Social Security Administration for specific criteria.

If you suspect that someone else is using your Social Security number for employment purposes, request a copy of your Social Security Earnings and Benefits statement. If the statement confirms this use of your Social Security number, contact the Social Security Administration.

OTHER INFORMATION

Banks, creditors and government entities may ask you to fill out fraud affidavits to be notarized or signed under penalty of perjury. In Georgia filing a false report of a crime and perjury are felonies.

If you suspect that an identity thief has stolen your mail or has filed a change of address request in your name, notify your local Postal Inspector.

If you have a passport, notify your local passport office that the identity thief may apply for a new passport using your identity.

The actions of a credit identity thief sometimes result in civil or criminal judgments being entered against the victim. If you are a victim of credit identity theft, and have had an erroneous civil or criminal judgment entered against you, you should consult an attorney about vacating the judgment.

Call toll-free 888-5-OPT-OUT and request that the major credit reporting companies remove your name and address from any and all marketing mailing lists and promotions. This will reduce the number of pre-approved credit card offers and other solicitations you receive for two years. Pre-approved credit card offers stolen from the mail are one source of identity theft.

POTENTIAL PROBLEMS

Occasionally, a victim of credit identity theft may encounter a creditor or credit reporting agency that unreasonably refuses to cooperate with the victim as the victim seeks to restore his or her credit standing.

The victim may notify a creditor that he or she is the victim of credit identity theft, and may provide the creditor appropriate documentation, but the creditor continues to send report of debts incurred by the thief to the credit reporting agencies.

The victim may provide a credit-reporting agency appropriate documentation and request that the erroneous information is removed from the victim's credit report, but the credit-reporting agency does not remove the erroneous information.

If you are a victim of identity theft and you believe that a creditor or a credit reporting agency unreasonably or carelessly continues to report erroneous information that is the result of the theft of your personal identification and credit information, consider seeking assistance from the Federal Trade Commission. The FTC administers the Fair Credit Reporting Act. Or, you may consider contacting a private attorney to discuss a private action for potential violations of the Fair Credit Reporting Act.

If a debt collector demands that the victim pay a debt incurred by an identity thief, the victim should explain why he or she does not owe the debt, and should send the debt collector a follow-up letter. The victim should consult an attorney immediately if the victim receives demands to pay a debt caused by an identity thief, or if the victim receives notice of a legal action based on debts incurred by a thief. Debt collectors are required to comply with the federal Fair Debt Collection Practices Act.

AGENCY INFORMATION

Your first contact to report identity theft should be your local police or sheriff's department. The following agencies and private organizations may also assist victims of identity theft:

STATE

Georgia Governor's Office of Consumer Affairs

The Office of Consumer Affairs (OCA) has criminal investigators that can assist in tracking down the perpetrators of identity theft. OCA's investigators obtain arrest and search warrants and present evidence in court prosecutions. The Office of Consumer Affairs also provides assistance to identity theft victims by mediating disputes concerning inaccurate credit reports. Identity theft victims can file complaints by mail, e-mail, walk-in, and facsimile. Victims may contact telephone counselors or the web site for additional information.

In Atlanta call: 404-651-8600

Outside of the metro area within Georgia call: 1-800-869-1123

Governor's Office of Consumer Affairs
2 Martin Luther King, Jr. Drive, Suite 356
Atlanta, Georgia 30334
E-mail: complaints@oca.state.ga.us
Web site: www.state.ga.us/gaoca

FEDERAL

U.S. Federal Trade Commission

The FTC oversees the operation of credit bureaus. You can find a copy of the Fair Credit Reporting Act on its web site. The FTC also provides assistance for identity theft victims. Its web site provides a complaint form that can be transmitted to the FTC via the Internet.

Consumer Response Center: (202) FTC-HELP or (202) 382-4357 or 1-877-IDTHEFT
E-mail: crc@ftc.gov
Web site: www.ftc.gov

U.S. Postal Service

Call the U.S. Post Office, (800) 275-8777, to obtain the phone number of the nearest Postal Inspector. The Postal Inspector can assist in the investigation of identity theft involving the U.S. Mail.
Web site: www.usps.gov/websites/depart/inspec

U.S. Social Security Administration

Report fraud: (800) 269-0271
Order your free Personal Earnings and Benefit
Estimate Statement: (800) 772-1213
Web site: www.ssa.gov

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