



# **FRAUD PACKET**

## **Instructions and Useful Information**

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**Please read entire packet and follow instructions to complete this packet properly.**

**\*\*This packet should ONLY be completed if you are a victim of **Identity Theft, Card Fraud, Forgery, or Account Fraud** and have already obtained a police report number from the Mesa Police Department and desire prosecution. The requested information will be **REQUIRED** to assist in the assignment and investigation of your case. We recognize some victims are only interested in the correction of their credit report or need a police report number to provide their bank. **Submit this packet only if you desire prosecution.** *It is important to understand in the event a suspect is identified and arrested and the case proceeds to court, you as the victim may be required to appear in court and testify.***

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If you are a victim of one of these types of crimes and have not filed a report with the Mesa Police Department, you can do so by calling 480-644-2211. Online reporting may be available at <http://www.mesaaz.gov/residents/police/report-a-non-emergency>. Once you obtain a report number, this fraud packet must be completed **entirely** and **promptly** returned to:

**Mesa Police Department  
Attention Financial Crimes  
PO Box 1466  
Mesa, AZ 85211-1466**

Please **REMOVE cover pages 1-7 before submitting the fraud packet.** Return the remainder of the packet with supporting documentation after making a copy for your records. This packet contains information to assist you in the correction of your credit and to help decrease the possibility of you being held responsible for debts incurred by the identity thief. This packet also includes information to help you obtain financial records related to fraudulent accounts and provide those records to law enforcement, without which, we cannot conduct an investigation. The packet provides information on your rights as a victim and may be useful even if you do not wish to assist in prosecution and are only trying to correct your credit or obtain a refund from your bank.

**IF THE PACKET IS NOT COMPLETED ENTIRELY OR IS MISSING SUPPORTING DOCUMENTATION, YOUR CASE WILL NOT BE INVESTIGATED.**

**If you are NOT willing to prosecute, your case will NOT be investigated. THE COMPLETE PACKET MUST BE NOTARIZED AND MUST INCLUDE COPIES OF ALL PERTINENT DOCUMENTATION TO SUPPORT YOUR CLAIM THAT A CRIME HAS BEEN COMMITTED (EXAMPLE: Statement copies, front and back check copies, credit report, etc...). DO NOT include original documents as these items will not be returned.**

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## BANK ACCOUNT FRAUD INFORMATION

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**CONTACT THE BANK** - If you are a victim of **Bank Account Fraud** (meaning your savings or checking **account number** (*not debit card number*) has been compromised, such as checks stolen, account number used to print checks with someone else's information as the account holder, or unauthorized withdrawals not including debit card transactions) on an existing checking or savings account, you should do the following:

- Close the account that was used fraudulently immediately. If your account number has been compromised, the only way to prevent additional fraud is to close the account.
- Review your account and dispute any unauthorized transactions immediately.
- Obtain copies of the front and back of any fraudulent checks negotiated against your account as well as a copy of your bank statement showing the fraudulent transactions.

**NOTE:** *If the fraud activity involved the theft of your identity for the creation of new bank or credit accounts, you should contact the financial institution and notify them of the identity theft and follow the instructions for identity theft victims.*

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## DEBIT/CREDIT ACCOUNT FRAUD INFORMATION

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**CONTACT THE BANK-** If your **Debit/Credit Card or Card Number** has been lost/stolen or compromised, you should do the following:

- Notify the financial institution to close the card immediately. (*It is often not necessary to close your entire account if only your debit card number has been compromised, since the card does not contain your account number.*)
- Ask your financial institution to issue a new debit/credit card number and a new PIN number (*a new PIN is recommended in the event your prior number was compromised as well as the card number*).
- Review your account and dispute any unauthorized transactions. Provide full card number which fraud occurred on as well as statement copies with all fraudulent transactions notated (*please do not highlight since this does not show up easily when copied.*) Fraudulent transaction information **MUST** include transaction dates (*may differ from posting dates*), time, location, and amounts. ***This may require you to contact your financial institution to obtain the requested information such as the transaction time which is often not listed on your statement.***

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## IDENTITY THEFT VICTIM INFORMATION

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You are a victim of identity theft if your personal identifying information has been used in a fraudulent manner (*ex. opening fraudulent accounts, obtaining employment*) without your permission. In identity theft cases it is often difficult to identify the suspect(s) as they use inaccurate information such as names, addresses, and phone numbers. Frequently the investigator cannot find evidence to

prove who actually used the victim’s name and/or personal information over the phone or internet. ***\*\*\*It is important to note that even if the suspect cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit.\*\*\**** When you report your identity crime to the Mesa Police Department, all of the relevant information from your case is entered into our database, which will allow us to cross-reference your report with potential suspects who are involved in or arrested in other cases. Follow the steps below if you have been a victim of identity theft.

**STEP 1- CONTACT THE 3 MAJOR CREDIT BUREAUS AND FEDERAL TRADE COMMISSION-** Request a copy of your credit report to identify any fraudulent accounts.

Request the credit bureaus place a “Fraud Alert” on your file indicating you have been the victim of identity theft. Merchants and financial institutions **MAY** opt to contact you directly before any new credit is established in your name. ***Some states allow for a “Security Freeze” in which a PIN can be designated on your credit file and subsequently the PIN must then be given in order for credit to be extended. Ask the credit reporting bureau if your state is participating in the Security Freeze Program.***

<b>Equifax</b>	<b>TransUnion</b>	<b>Experian</b>
Consumer Fraud Division	Fraud Victim Assistance Department	National Consumer Assist
800-685-1111	800-916-8800	888-397-3742
PO Box 241	PO Box 1000	PO Box 2104
Atlanta, GA 30374-0241	Chester, PA 19022	Allen, TX 75013-0949
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.experian.com">www.experian.com</a>

[www.ftc.gov](http://www.ftc.gov) – file an identity theft complaint and locate additional useful information regarding identity theft such as sample dispute letters and fraud affidavits. You may also call 1-877-IDTHEFT.  
[www.annualcreditreport.com](http://www.annualcreditreport.com) – provides one free credit report, per credit bureau agency, per year, with subsequent credit report available at a nominal fee.  
[www.scamsafe.com](http://www.scamsafe.com) – provides useful information related to identity theft and indicates which states participate in the Security Freeze program.

**STEP 2- CONTACT CREDITORS INVOLVED IN THE IDENTITY THEFT BY PHONE AND IN WRITING-** This step involves contacting all companies or institutions that provided credit or accounts to someone using your personal identifying information fraudulently. Some examples include banks, utility companies, cell phone companies, etc. The FACTA (see definition below) act allows identity theft victim’s to obtain copies of all records related to fraudulent accounts. You are then permitted to provide law enforcement 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 same information. It also allows you to request the information be made available to the Mesa Police Department. Provide creditors with a letter of dispute, an Identity Theft affidavit (some may require their own affidavit to be completed). If the creditor does not have an affidavit, one can be found online at <http://www.ftc.gov> along with examples of letters of dispute. Your letter of dispute should request copies of any and all records related to the

fraudulent accounts be provided to you and made available to the Mesa Police Department. **A request letter has been included for your use on page 7.**

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

Credit reports showing accounts that are not yours (*please do not highlight since this does not show up easily when copied*).

- A. Bills from utility accounts you did not open
- B. Letters or documentation from creditors that contain:
- C. Copies of applications for credit
- D. How the account was opened (in person, over the phone, on the internet)
- E. Where the account is being used (address of service, where any cards, bills, merchandise, or correspondence was mailed)
- F. Any phone numbers associated with the fraudulent account
- G. The name or employee number and phone number of any representatives you spoke with about the fraudulent accounts.

**NOTE:**

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If your personal information was used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime.

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**FACTA (Fair and Accurate Credit Transactions Act of 2003) INFORMATION**

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The Fair and Accurate Credit Transactions Act (15 U.S.C. 1681g), also known as FACTA is an amendment to the Fair Credit Reporting Act, which was signed on December 4, 2003. The purpose of the amendment was to prevent identity theft and improve resolution of consumer disputes. Congress sought to provide victims with easy access to reliable information regarding the steps they should take to deal with identity theft.

FACTA requires business entities that provide credit to comply with certain rules and procedures with respect to reported cases of identity theft. The business entity must supply a copy of the business records that led to the fraudulent transaction(s) within 30 days after receipt of a request from a victim at no charge to the victim. The victim and any authorized federal, state, or local law enforcement agency investigating the identity theft may receive the records.

In order to receive a copy of the business records, the victim must provide the following to the business entity:

1. Proof of Identification (unless the business entity has a “high degree of confidence” in the identity of the victim):
  - a. Government-issued identification card;
  - b. Personal identifying information similar to what was provided to the business entity by the unauthorized person; and
  - c. Information the business entity typically requires from new applicants.

2. Proof of a Claim of Identity Theft;
  - a. A copy of a police report evidencing the claim;
  - b. A copy of a standardized affidavit of identity theft developed and made available by the FTC; or
  - c. An affidavit of fact acceptable by the entity for that purpose.

The request of the victim shall be in writing, mailed to the address specified by the entity, and include all information related to transactions that resulted in identity theft, if known by the victim including date or account or transaction number.

The business entity may decline to provide the information if it determines in good faith that:

- a. It does not have a high degree of confidence in knowing the true identity of the individual requesting the information;
- b. The disclosure of information is not required;
- c. The request for the information is based on a misrepresentation of fact by the individual requesting the information; or
- d. The information is “internet navigational data” about a visit to a website.

**For full description of FACTA please visit the following website:**

<https://www.gpo.gov/fdsys/pkg/PLAW-108publ159/pdf/PLAW-108publ159.pdf>

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## **PERSONAL INFORMATION USED SOLELY FOR EMPLOYMENT:**

- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see the section for contacting the Social Security Administration under Additional Useful Information. **DO NOT** contact the employer as they may warn the suspect employee.
- IRS has jurisdiction over tax related matters and it may be unnecessary for you to complete this packet.

### ***HELPFUL HINTS:***

- *Do not provide originals and keep copies of all documents related to the fraudulent matter reported.*
- *Keep a record or ledger of all activity related to the fraudulent matter (ex. Dates, phone numbers, contact person at the businesses, etc...).*

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## **ADDITIONAL USEFUL INFORMATION-**

Other entities you may want to report your identity theft to:

- ✓ **POST OFFICE-** *If you suspect your mail has been stolen or diverted with a false change of address request, contact your local postal inspector. You can obtain the address and telephone number of the postal inspector for your area by visiting <http://www.usps.com/ncsc/locators/findis.html> or calling 800-275-8777.*
- ✓ **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 800-269-0271. Order a copy of your Personal Earnings and Benefits Estimate (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>.

- ✓ **INTERNAL REVENUE SERVICE**- the IRS Office of Special Investigations can be contacted at [www.irs.gov](http://www.irs.gov) to report false tax filings, potential criminal violations or the Internal Revenue Code and related financial crimes.
- ✓ **STATE DEPARTMENT**- If your passport has been stolen, notify the passport office in writing. You can obtain additional information from the State Department's website at <http://travel.state.gov/> or by calling 877-487-2778.
- ✓ **If you are contacted by a collection agency**- about a debt for which you are not responsible, immediately notify them you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a copy of your police report, ID Theft affidavit, letter of dispute, and a copy of the FACTA Law (provided at the end of the fraud packet).

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**STEP 3- SUBMIT THE FRAUD PACKET AND COPIES OF ALL INFORMATION AND RECORDS RELATED TO THE FRAUD ACTIVITY**- Make sure to reference your police report number on all pages and copies submitted. The information can be hand-delivered to a local precinct or mailed to:

**MESA POLICE DEPARTMENT  
ATTN: FINANCIAL CRIMES UNIT  
PO BOX 1466  
MESA, AZ 85211-1466**

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***IF THE PACKET IS NOT ENTIRELY COMPLETED OR DOES NOT CONTAIN COPIES OF THE REQUIRED DOCUMENTATION, YOUR CASE WILL NOT BE INVESTIGATED.***

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**\*\*\*\*You may be contacted by a detective ONLY if the document evidence you submit leads to the identification and prosecution of a suspect\*\*\*\***



**PLEASE RETAIN THE FIRST 7 PAGES OF THIS  
PACKET FOR YOU RECORDS.  
ONLY RETURN PAGES 8-13.**

**IDENTITY THEFT VICTIM'S REQUEST FOR FRAUDULENT TRANSACTION/ACCOUNT INFORMATION TO BE SENT TO CREDITORS (DO NOT RETURN WITH PACKET)**

Made pursuant to § 609(e) of the Fair Credit Reporting Act (15 U.S.C. § 1681g), Civil Code § 1748.95 and Penal Code § 530.8.

**ACCOUNT #:** \_\_\_\_\_ **CLAIM #:** \_\_\_\_\_

I am a victim of identity theft. I am formally disputing a transaction or an account I have learned has been made, opened or applied for with you. I did not make this transaction or open or apply for this account and have not authorized anyone else to do so for me. You may consider this transaction or account to be fraudulent. Below is my identifying information. I have filed a report of identity theft with my local police department and a copy is attached. Under federal laws, creditors and other business entities must provide a copy of application and business transaction records relating to fraudulent transactions or accounts opened or applied for using an identity theft victim's identity. As a victim, I authorize your release of the account information to the **Mesa Police Department**.

I am designating the agency listed below as an additional recipient of all account information and documents. I authorize the release of all account documents and information to the law enforcement agency designated below. I am requesting you provide copies of the following records related to the disputed transaction or account:

- Application records or screen prints of Internet/phone applications
- Statements
- Payment/charge slips
- Investigator's Summary
- Delivery addresses
- Any other documents associated with the account
- All records of phone numbers used to activate and/or access the account

**Name:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**Employer:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Designated Police Department:** Mesa Police Department **Report #:** \_\_\_\_\_

**Address:** PO Box 1466 Mesa, AZ 85211 **Fax #:** 480-644-5778

**Designated Investigator:** Financial Crimes Unit

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**MESA PD REPORT # (REQUIRED) \_\_\_\_\_**

**PLEASE COMPLETE ALL SECTIONS COMPLETELY. RETURN COMPLETED PAGES PROMPTLY ALONG WITH SUPPORTING DOCUMENTATION AFTER MAKING A COPY FOR YOUR RECORDS: (If additional space is needed for any section, please attach additional pages.)**

Name (first, middle, last) \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ Driver License # \_\_\_\_\_

Email Address \_\_\_\_\_

Home Address \_\_\_\_\_

Cell Phone # \_\_\_\_\_ Work Phone \_\_\_\_\_

Employer Name and Address \_\_\_\_\_

**What type of crime has been committed against you?**

**\_\_\_\_\_ #1- Identity Theft (CHOOSE FROM THE FOLLOWING 4 OPTIONS)**

\_\_\_\_\_ Fraudulent bank accounts or loans opened using my personal information  
(**MUST** provide supporting documentation and **full** account number).

Bank Name \_\_\_\_\_ Full Account # \_\_\_\_\_

Bank Name \_\_\_\_\_ Full Account # \_\_\_\_\_

Fraud Claim/Report # (if applicable) \_\_\_\_\_

\_\_\_\_\_ Fraudulent credit card accounts (including store cards such as Home Depot, Sears) opened using my personal information (**MUST** provide supporting documentation such as credit report or account application and **full** account number).

Business \_\_\_\_\_ Full Account # \_\_\_\_\_

Business \_\_\_\_\_ Full Account # \_\_\_\_\_

Business \_\_\_\_\_ Full Account # \_\_\_\_\_

\_\_\_\_\_ Fraudulent utility accounts (electric, water, cable, phone) opened using my personal information (**MUST** obtain **full** account number, service address and phone numbers related to fraudulent accounts).



**MESA PD REPORT # (REQUIRED) \_\_\_\_\_**

\_\_\_\_\_ Employment obtained by someone using my personal information (**MUST** order a copy of your Personal Earnings and Benefits Estimate (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). *NOTE: IRS has jurisdiction over tax related matters.*

**\_\_\_\_\_ #2- BANK ACCOUNT FRAUD (Read all options before choosing)**

\_\_\_\_\_ **Stolen checks** negotiated against my checking account (**MUST** provide copies of front and back of all fraudulent checks and statement copies showing checks negotiated against the account. If checks were altered, please provide a copy of the original check as well).

Bank Name \_\_\_\_\_ Full Account # \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Fraud Claim/Report # (if applicable) \_\_\_\_\_

Was your signature forged on the stolen checks? **YES** \_\_\_\_\_ **NO** \_\_\_\_\_

Do you know who stole your checks? **YES** \_\_\_\_\_ **NO** \_\_\_\_\_

**Please provide detailed explanation of how and when checks were stolen** (*ex. checkbook stolen during burglary, stolen out of the mail and altered, etc...*). *Suspect information can be provided on a later page.*

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\_\_\_\_\_ **Fraudulent checks** made using my checking account number (**MUST** provide copies of front and back of all fraudulent checks and statement copies showing checks negotiated against the account).

Bank Name \_\_\_\_\_ Full Account # \_\_\_\_\_

**MESA PD REPORT # (REQUIRED) \_\_\_\_\_**

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Check # \_\_\_\_\_ Amount \_\_\_\_\_

Fraud Claim/Report # (if applicable) \_\_\_\_\_

**\_\_\_\_\_ #3- UNAUTHORIZED WITHDRAWALS MADE FROM MY ACCOUNT, NOT INCLUDING DEBIT CARD TRANSACTIONS (MUST provide a copy of bank statements showing unauthorized withdrawals).**

Bank Name \_\_\_\_\_ Full Account # \_\_\_\_\_

Withdrawal Date \_\_\_\_\_ Amount \_\_\_\_\_

Withdrawal Date \_\_\_\_\_ Amount \_\_\_\_\_

Fraud Claim/Report # (if applicable) \_\_\_\_\_

**\_\_\_\_\_ #4- DEBIT/CREDIT ACCOUNT FRAUD (Read all options before choosing)**

**\_\_\_\_\_ My debit/credit cards were lost or stolen (MUST provide a copy of bank statements showing fraudulent transactions to include transaction date, time, amount, and location). Provide the card number the fraud occurred on, not your new card # or bank account #.**

Bank Name \_\_\_\_\_ Full Card # \_\_\_\_\_

Bank Name \_\_\_\_\_ Full Card # \_\_\_\_\_

Bank Name \_\_\_\_\_ Full Card # \_\_\_\_\_

Fraud Claim/Report # (if applicable) \_\_\_\_\_

**\_\_\_\_\_ I still have possession of my debit/credit card but my card number was used fraudulently (MUST provide a copy of bank statements showing fraudulent transactions to include transaction date, time, amount, and location). Provide the card number the fraud occurred on, not your new card # or bank account #.**

Bank Name \_\_\_\_\_ Full Card # \_\_\_\_\_

Fraud Claim/Report # (if applicable) \_\_\_\_\_

**MESA PD REPORT # (REQUIRED) \_\_\_\_\_**

**What date did you become aware of the selected crime committed? \_\_\_\_\_**

**How did you become aware of the crime committed against you?**

Please provide a **detailed** explanation (ex. contacted by bank, fraudulent transactions listed on bank statement, notified when attempting to open a new account, contacted by creditor, etc...)

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**Do you have suspect information in the crime committed against you? Yes \_\_\_\_\_ No \_\_\_\_\_**

**If you know who committed the crime provide the following information:**

NAME \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_

RELATIONSHIP OF SUSPECT TO YOU \_\_\_\_\_

**Did you ever give the suspect permission to use your personal information, debit/credit cards, or bank account number for any reason? YES \_\_\_\_\_ NO \_\_\_\_\_**

**If you answered yes, please provide an explanation of what was authorized to be used and why-**

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**MESA PD REPORT # (REQUIRED) \_\_\_\_\_**

**Provide a detailed explanation why you believe this person committed the crime-**

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**FRAUD AFFIDAVIT (\*\*THIS AFFIDAVIT MUST BE NOTARIZED\*\*)**

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**PLEASE ANSWER ALL OF THE FOLLOWING QUESTIONS:**

Did you authorize anyone to use your name or personal information to seek employment, loans, goods or services? YES \_\_\_\_\_ NO \_\_\_\_\_

Did you receive any benefit, money, goods or services as a result of the crime committed against you? YES \_\_\_\_\_ NO \_\_\_\_\_

I **AM** willing to assist in the prosecution of the person(s) who committed the crime against me, even if the suspect is known to me? (*An answer of **NO** will result in this case not being investigated*). YES \_\_\_\_\_ NO \_\_\_\_\_

If you have reported this crime to any other law enforcement agencies, please provide the following information:

Agency Name- \_\_\_\_\_ Detective Name (if known) \_\_\_\_\_

Date of Report- \_\_\_\_\_ Report #- \_\_\_\_\_

Agency Name- \_\_\_\_\_ Detective Name (if known) \_\_\_\_\_

Date of Report- \_\_\_\_\_ Report #- \_\_\_\_\_

**MESA PD REPORT # (REQUIRED) \_\_\_\_\_**

**I certify that, to the best of my knowledge and belief, all of the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as deemed appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C.1001 or other federal, state or local criminal statutes, and may result a fine or imprisonment, or both.**

\_\_\_\_\_  
(Signature) (Date)

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

This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_,  
\_\_\_\_\_, by \_\_\_\_\_.

\_\_\_\_\_  
(Notary Signature) (Date)

Place Notary Seal Here



**PLEASE RETAIN THE FIRST 7 PAGES OF THIS PACKET FOR  
YOU RECORDS.**

**Attach all supporting documentation and return  
along with pages 8-13.**