

**In addition, victims should request a free copy of their credit history from one of the three Credit Bureaus.**

### **Credit Bureau Contact Numbers**

#### **Equifax:**

1. **To report fraud**, call (800) 525-6285 or write to P.O. Box 740250, Atlanta, GA 30374-0250
2. **To order a copy of your credit report**, call (800) 685-1111 or write to: P.O. Box 740241, Atlanta, GA 30374-0241
3. **To dispute information in your report**, call the phone number provided on your credit report. To opt out of pre-approved offers of credit, call (888) 567-8688 or write to Equifax Options, P.O. Box 740123, Atlanta GA 30374-0123

#### **Experian (formerly TRW)**

1. **To report fraud**, call (888) EXPERIAN or (888) 397-3742, fax to (800) 301-7196, or write to P.O. Box 1017, Allen, TX 75013
2. **To order a copy of your credit report**, call (888) EXPERIAN or write to: P.O. Box 2104, Allen TX 75013
3. **To dispute information in your report**, call the phone number provided on your credit report. To opt out of pre-approved offers of credit and marketing lists, call (800) 353-0809 or (888) 5OPTOUT or write to P.O. Box 919, Allen, TX 75013

#### **Trans Union**

1. **To report fraud**, call (800) 680-7289 or write to P.O. Box 6790, Fullerton, CA 92634
2. **To order a copy of your credit report**, call (800) 888-4213 or write to P.O. Box 390, Springfield, PA 19064
3. **To dispute information in your report**, call the phone number provided on your credit report. To opt out of pre-approved offers of credit and marketing lists, call (800) 680-7293 or (888) 5OPTOUT or write to P.O. Box 97328, Jackson, MS 39238

- Contact all creditors with whom your name or identifying data have been fraudulently used. For example, you may need to contact your long-distance telephone company if your long-distance calling card has been stolen or you find fraudulent charges on your bill.
- Contact all financial institutions in which you have accounts that an identity thief has taken over or that have been created in your name but without your knowledge. You may need to cancel those accounts, place stop-payment orders on any outstanding checks that may not have cleared, and change your Automated Teller Machine (ATM) card, account, and Personal Identification Number (PIN).

Contact the major check verification companies (listed in the [CalPIRG-Privacy Rights Clearinghouse checklist](#)) if you have had checks stolen or bank accounts set up by an identity thief. In particular, if you know that a particular merchant has received a check stolen from you, contact the verification company that the merchant uses:

<b>CheckRite</b>	<b>(800) 766-2748</b>
<b>ChexSystems (closed checking accounts)</b>	<b>(800) 428-9623</b>
<b>CrossCheck</b>	<b>(800) 552-1900</b>
<b>Equifax</b>	<b>(800) 437-5120</b>
<b>National Processing Co. (NPC)</b>	<b>(800) 526-5380</b>
<b>SCAN</b>	<b>(800) 262-7771</b>

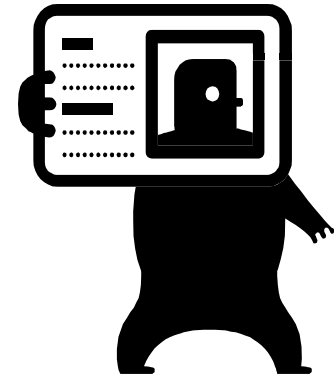
If your fraud involves the misuse of your credit card/ debit card and/or checking account, you will need to dispute the transaction(s) and obtain an "Affidavit of Fraudulent Transaction" form concerning the charges. Basically, this means that you are swearing under oath to a notary public that you did not authorize the charges and/or conduct the transactions yourself. Your financial institution should be aware of these forms and protocols.

If the nature of the crime is internet-related, it is also advisable to file a complaint with the Internet Crime Complaint Center (IC3). The following is the website link: <http://www.ic3.gov>.



**KENOSHA POLICE  
DEPARTMENT**  
**Chief John Morrissey**  
**(262) 605-5200**  
[www.kenoshapolice.com](http://www.kenoshapolice.com)

## **Identity Theft**



**Kenosha Police  
Department  
Financial Crimes  
Unit**  
**(262) 605-5203**

## Are you a victim of a financial crime? Or, are you looking for ways to protect yourself financially from being victimized?

The **Kenosha Police Department** has detectives who are trained to investigate fraud.

Fraud against people can vary greatly and just about anyone can become a victim. Offenses include the theft and use of Social Security numbers, credit card/debit card fraud, counterfeit and worthless checks, theft of services, such as utilities and cell phones, computer-related crimes, contractor fraud and mail scams.

Any of these crimes can have a damaging effect to the financial well-being of individuals and businesses. It may take months and even years to repair and resolve fraudulent activity on credit history reports and financial institutions. This can be very frustrating and could result in the loss of job opportunities, refusal of loans, and possibly being arrested for crimes that you didn't commit. Victims often feel angry, humiliated, and violated as they experience trying to navigate the process of rescuing their identity and finances.

A primary goal of the Kenosha Police Department Financial Crimes Unit is to educate citizens on how to help them from being victimized.

If you file a complaint of Identity Theft, a Financial Crimes Detective may be assigned to your case and will contact you for additional information necessary to investigate further. Cases involving fraud require the cooperation of all parties involved in order for an investigation to be successful. Fraud cases need to be reported to the Police Department and financial institutions as soon as possible to prevent further loss and the possible destruction of short-lived evidence.

## Steps to Follow

### The following information serves to answer common questions people have about financial crimes:

#### **I learned that I have been a victim of a fraud. What should I do?**

First, report the matter to the Police Department. The staff at the Information Counter of the Safety Building is prepared to take a complaint from you. Be sure to bring with you as much documentation as possible concerning the fraud and allow for time to provide a detailed statement about the offense.

If the matter concerns Identity Theft, also file a complaint with the FTC by using one of the following methods:

**Internet** <http://www.ftc.gov/bcp/edu/microsites/idtheft>

**Telephone** Toll-free 1-877-IDTHEFT (877-438-4338)  
**TDD** 202-326-2502  
**Mail** ConsumerResponseCenter  
FTC 600 Pennsylvania Avenue,  
N.W. Washington, DC 20580

#### **You may also need to contact other agencies for other types of identity theft:**

- Your local office of the [Postal Inspection Service](#) if you suspect that an identity thief has submitted a change-of-address form with the Post Office to redirect your mail or has used the mail to commit frauds involving your identity;
- The [Social Security Administration](#) if you suspect that your Social Security number is being fraudulently used (call 800-269-0271 to report the fraud);
- The [Internal Revenue Service](#) if you suspect the improper use of identification information in connection with tax violations (call 1-800-829-0433 to report the violations).

## **How can I protect myself from fraud?**

Consider placing Fraud alerts or a Security freeze with each of the three Credit Bureaus. Secure your wireless internet connection. Contact your internet provider for details.

Don't use your mailbox for outgoing bill payments or sensitive personal information.

Don't carry passwords, pin numbers, or your Social Security card in your purse or wallet.

Avoid giving out personal information over the phone, in the mail, or solicitations.

Avoid filling out credit applications at public events.

Consider purchasing a shredder for junk mail, credit card offers, and other unwanted personal documents.

Pay attention to billing statements and billing cycles. An interruption of your normal bills may indicate that someone has accessed your account or taken it over entirely.

If you're not receiving monthly statements for the accounts you know you have, call the financial institution or credit card company immediately and ask about it.

Secure your personal information, birth certificates, passports, tax documents, checkbooks, and unused credit/debit cards in your home. If left in the open, you might be placing yourself at risk with unscrupulous visitors in your home.

If it's too good to be true, then it probably is. Don't participate in surveys or other solicitations, contests, or offers that require you to spend your own money or ask you for personal information.

If you're traveling, have your mail held at your local post office, or ask someone you know well and trust (another family member, a friend, or a neighbor) to collect and hold your mail while you're away.