



## Darien Police Department

25 Hecker Ave  
Darien, CT 06820  
Tel: (203) 662-5300 Fax: (203) 662-5381  
<http://www.darienpolice.org>

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## Identity Theft Informational Brochure

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Go to <http://www.ifccfbi.gov/>  
To file a complaint

The Internet Fraud Complaint Center (IFCC) is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C).

IFCC's mission is to address fraud committed over the Internet. For victims of Internet fraud, IFCC provides a convenient and easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation. For law enforcement and regulatory agencies at all levels, IFCC offers a central repository for complaints related to Internet fraud, works to quantify fraud patterns, and provides timely statistical data of current fraud trends.

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## Credit Reporting Bureaus

Equifax: P.O. Box 105069, Atlanta, GA 30348.  
Report fraud: Call (800) 525-6285 and write to address above.  
Order credit report: (800) 685-1111. Web: [www.equifax.com](http://www.equifax.com)

Experian (formerly TRW): P.O. Box 9595, Allen, TX 75013.  
Report fraud: Call (888) EXPERIAN (888-397-3742) and write to address above. Fax: (800) 301-7196.  
Order credit report: (888) EXPERIAN. Web: [www.experian.com](http://www.experian.com)

Trans Union: P.O. Box 6790, Fullerton, CA 92834.  
Report fraud: (800) 680-7289 and write to address above.  
Order credit report: (800) 888-4213. Web: [www.transunion.com](http://www.transunion.com)

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## Government Agencies

Social Security Administration  
Order Earnings & Benefits Statement: (800) 772-1213.  
Report fraud: (800) 269-0271. E-mail: [oig.hotline@ssa.gov](mailto:oig.hotline@ssa.gov) Web: [www.ssa.gov](http://www.ssa.gov)  
Or write to: Social Security Administration, Office of the Inspector General, P.O. Box 17768, Baltimore, MD 21235.

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**More Information on Back**

Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports and if you ask, only the last four digits of your SSN will appear on your credit reports. Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your SSN, address(s), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

### **Fraud Alerts**

There are two types of fraud alerts: an **initial** alert, and an **extended** alert.

**An initial alert stays on your credit report for at least 90 days.** You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you've been taken in by a scam. When you place an initial fraud alert on your credit report, you're entitled to one free credit report from each of the three nationwide consumer reporting companies.

**An extended alert stays on your credit report for seven years.** You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an "identity theft report." When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

To place either of these alerts on your credit report, or to have them removed, you will be required to provide appropriate proof of your identity: that may include your SSN, name, address and other personal information requested by the consumer reporting company.

When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you're trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be reached easily, in your alert. Remember to keep all contact information in your alert current.

### **Debt Collectors**

The Fair Debt Collection Practices Act prohibits debt collectors from using unfair or deceptive practices to collect overdue bills that a creditor has forwarded for collection, even if those bills don't result from identity theft.

You can stop a debt collector from contacting you in two ways:

Write a letter to the collection agency telling them to stop. Once the debt collector receives your letter, the company may not contact you again with two exceptions: They can tell you there will be no further contact, and they can tell you that the debt collector or the creditor intends to take some specific action.

Send a letter to the collection agency, within 30 days after you received written notice of the debt, telling them that you do not owe the money. Include copies of documents that support your position. Including a copy (NOT original) of your police report may be useful. In this case, a collector can renew collection activities only if it sends you proof of the debt.

### **Driver's License**

If you think your name or SSN is being used by an identity thief to get a driver's license or a non-driver's ID card, contact your state DMV. If your state uses your SSN as your driver's license number, ask to substitute another number.

### **Investment Fraud**

**U.S. Securities and Exchange Commission (SEC)** [www.sec.gov](http://www.sec.gov)

The SEC's Office of Investor Education and Assistance serves investors who complain to the SEC about investment fraud or the mishandling of their investments by securities professionals. If you believe that an identity thief has tampered with your securities investments or a brokerage account, immediately report it to your broker or account manager and to the SEC.

You can file a complaint with the SEC's Complaint Center at [www.sec.gov/complaint.shtml](http://www.sec.gov/complaint.shtml). Include as much detail as possible. If you don't have Internet access, write to the SEC at: SEC Office of Investor Education and Assistance, 450 Fifth Street, NW, Washington DC, 20549-0213. For answers to general questions, call 202-942-7040.