

This packet should be completed once you have contacted the St Johns County Sheriff's Office at (904) 824-8304 and have made a police report related to your Identity Theft/Fraud case. Please keep track of your report number as creditors, financial institutions and credit reporting agencies will ask for it.

My St Johns County Sheriff's Office Report is:

This packet is for you to keep and contains information to assist you in the correction of your credit and to help ensure that you are not responsible for the debts incurred by the identity thief. In addition, this packet includes information that will allow you to obtain financial records related to the fraudulent accounts and provide those records to law enforcement, without which we cannot conduct an investigation for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution; therefore, **we request that you only submit this packet to the Sheriff's Office if you desire prosecution.**

It is important to understand that in the event that a suspect is identified and arrested and the case proceeds to court, you as the victim would mostly likely be required to appear and testify in court. You will need to complete the dispute letters and provide us with necessary documentation before we can begin investigating your case for prosecution. Examples of the document evidence we need are on the last page of this packet. Without document evidence, we cannot begin the investigation. Please write your report number on copies of documents you send us. In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as 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.***

****** Furthermore, when you report your identity crime to the St John's County Sheriff's Office, 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 on other cases.***

NOTE:

- 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 directly as they may warn the suspect employee.

- If your name and/or information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

Step 1: Contact the St Johns County Sheriff's Office at (904) 824-8304

Request a Deputy respond to your business/residence and a report be completed and submitted. Be sure and record the report number (SJSO08OFFXXX). Refer to this number for all future correspondence.

Step 2: 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. (see Step 5)

Step 3: Contact All Three (3) Major Credit Reporting Bureaus.

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. Merchants and financial institutions **may** opt to contact you directly before any new credit is taken out 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 bureaus if your state is participating in the Security Freeze Program.

www.scamsafe.com – provides useful information related to identity theft and indicates which states participate in the Security Freeze program.

www.annualcreditreport.com – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

Equifax

Consumer Fraud Division
800-525-6285
P.O. Box 740256
Atlanta, GA

TransUnion

Fraud Victim Assistance Dept
800-680-7289
P.O. Box 6790
30374 Fullerton, CA

Experian

Nat. Consumer Assist
888-397-3742
P.O. Box 9530
92834 Allen, TX 75013

Step 4: File a report with the Federal Trade Commission and the Internet Crime Complaint Center.

You can go on-line to file an identity theft complaint with the FTC at [https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03) or by calling **1-877-IDTHEFT**.

The Internet Crime Complaint Center (IC3) also provides a central point for Internet crime victims to file their complaint on-line at www.ic3.gov.

Step 5: 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 packet. 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 Sample copies of the Letters of Dispute can also be found at the end of this packet. **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 St Johns County Sheriff's Office.

FACTA Law A portion of the FACTA Law can also be found at the end of this packet. As previously discussed in this packet, 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 St Johns County Sheriff's Office. 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.

Step 6: Submit the Identity Theft Affidavit AND copies of all Information and Records obtained from the creditors with regard to the Fraudulent Accounts to: St Johns County Sheriff's Office – Economic Crimes Section 4015 Lewis Speedway St Augustine, FL 32084

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at once and if possible do not send items separately. **Be sure to write your report number (SJS008OFFXXXXXX) on all items submitted.** The types of document evidence needed are listed on the next page. The information can be hand delivered or mailed. **Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution. Therefore, we request that you only submit this packet to the St Johns County Sheriff's Office if you desire prosecution and would be willing and available to appear and testify in court should a suspect be identified and arrested.**

Additional Useful Information -



Post Office – If you suspect that 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 at United States Postal Service website: <http://www.usps.com/ncsc/locators/find-is.html> or by calling 800-275-8777.



Social Security Administration – If you suspect that someone is using your social security number to obtain employment, contact the Social Security Administration's fraud hotline at 1-800-269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement (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/SSA_Home.html



Internal Revenue Service – The IRS Office of Special Investigations can be contacted at <http://www.irs.gov/> to report false tax filings, potential criminal violations of the Internal Revenue Code and related financial crimes.



If you are contacted by a collection agency - about a debt for which you are not responsible, immediately notify them that 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.

Documentation for Prosecution

The following items of evidence should be obtained by the victim by using the sample dispute letters to dispute charges and requesting all documentation related to the account(s). Without this document evidence, we will not be able to begin an investigation.

If your existing accounts are being accessed, please obtain the following types of documents:

- Bank statements or bills showing where the transactions occurred
 - Please circle or underline the fraudulent transactions
 - Using a highlighter may make it impossible to read photocopies
 - Please attempt to obtain a physical address for the transactions from your bank.
- Bills from companies showing merchandise ordered
 - Addresses where items were delivered
 - What phone numbers were associated with the order?
- Any information from the creditor that shows how or where the account was used
- The name and phone number of any representatives from the businesses you deal with

If new accounts have been opened in your name please obtain the following:

- Bank statements that you may have received for accounts that are not yours
- Credit reports showing the accounts that are not yours

- Please circle or underline all accounts that are not yours
 - Using a highlighter may make it impossible to read photocopies
- Bills from utilities companies for accounts you did not open
- Letters or documentation from creditors or utilities companies that contain
 - Copies of applications for credit
 - How the account was opened. (in person, over the phone, on internet)
 - Where the account was opened if done in person
 - Where the account is being used (addresses of transactions)
 - Address where any cards, bills, merchandise or correspondence was mailed.
 - Any phone numbers associated with the fraudulent account
- The name or employee number and phone number of any representatives from the businesses you deal with

If someone is using your personal information for employment we will need:

- Copies of Department of Economic Security or Social Security Administration report showing your information being used for employment in Florida.
- If only your Social Security Number is being used for employment, please provide a **stamped** social security number verification letter from the Social Security Administration that verifies the social security number in question is assigned to you.

If only a partial account number is listed on the document, please write the entire number on the copy you send to us.

**St Johns County Sheriff's Office
Affidavit and Release of
Financial Records**

To: _____

Account Number: _____
Name of Account: _____

To Whom It May Concern:

I, _____, owner or an owner of the above account with the above institution, do hereby consent to the release of any and all account information that you may have to include credit card statements, recent transactions, billing statements, savings accounts, checking accounts, trust funds, investments and brokerage accounts of any other accounts I may have to the Deputy Sheriff's and Investigators of the St Johns County Sheriff's Office in St Augustine, Florida. I hereby direct you to accept this photocopy, facsimile transmission or e-mail attachment copy of this form as proof of my consent to provide these records and documents. I hereby direct you to accept this form in lieu of a subpoena or court order for the production of said records and documents.

**STATE OF FLORIDA
COUNTY OF ST JOHNS**

Signed Name

SWORN AND SUBSCRIBED before Me, _____, the undersigned Notary Public or Law Enforcement Officer, where the above signed individual, known to me or proven by _____, signed in my presence after reading the above document and taking an oath that he or she was signing freely and voluntarily and intending to be bound by this document on _____, 20____.

Notary Public (sec.117.03, Florida Statutes)

Law Enforcement Officer (sec.117.10 Florida Statutes)

Fraud Affidavit Checklist

1 Depending on the type of crime that you are a victim of certain documents are going to be needed to conduct a thorough and complete investigation of your case.

2. All documents in your possession, credit card bills/statements, bank account (to include checking account) statements, letters received from collection agencies and other related documentation.

3. If you have received a call from a bill collector/ collection agency. We are going to need the name of the person who called you, the name of the business and/or collections agency, their phone number, the account number in question and the date and time of the call.

4. If this complaint is about your credit report. We are going to need a copy of the credit report with the discrepancies that you are disputing highlighted.

5. If your case involves checks, we are going to need the original check or a copy of it, if the original check is not available. Information as to how this check came into your possession (for example, letters, emails).

6. If your case involves wills, trusts and titles, then we are going to need copies of those documents.

7. This packet needs to be filled out completely with the required documentation attached, prior to any investigation of your case

Visit these Web sites for more information on ID theft:

U.S. Postal Inspection Service: www.usps.com/postalinspectors

Federal Trade Commission: www.consumer.gov/idtheft

U.S. Secret Service: www.secretservice.gov

Department of Justice: www.usdoj.gov/criminal/fraud/text/idtheft.html

Federal Deposit Insurance Corporation: www.fdic.gov/consumers

Web sites for credit card companies:

American Express: www10.americanexpress.com

Discover: www.discovercard.com/discover/data/products

MasterCard: www.mastercard.com/education/fraud

Visa: www.usa.visa.com/personal

Other publications with information on ID theft:

ID Theft: When Bad Things Happen to Your Good Name

Federal Trade Commission

1-877-ID-Theft

Identity Theft

Federal Reserve Bank of Boston

1-800-409-1333.