



Identity Theft: What to do when bad things happen to your good name

The following information is issued to you from the NOBLE POLICE DEPARTMENT as an aid to assist you in your endeavor of clearing up the theft of your identity. This information is a guideline only and should not be relied upon to take the place of you retaining legal counsel.

Your identity can be stolen in a variety of different ways. Someone can steal your wallet or purse, rifle through your trash, pilfer through your mail, and impersonate you to get personal information about you. Some may also spy on your PIN transactions at the automated teller machine (ATM). Your response and tactics to “make things right” will vary depending on the scam and the approach of the criminal.

If someone has stolen your identity...

1. **First**, FILE A POLICE REPORT within the city that the crime occurred.
2. **Immediately after**, contact your bank to report the theft. Alert your bank to flag your account and notify you to confirm any unusual activity.
3. Call each credit card company at the special number devoted to theft incidents and report the crime.
4. If the thief now has your home and/or work address, be vigilant. The thief may probe around to see if you can further be victimized by burglary, theft, scam, etc.
5. Consider getting a new driver’s license number (not just a reissue of your old license, but an entirely different and new number). Call the Department of Public Safety to see if they have a procedure for doing this explaining the situation. Should you continue to keep your old license, you may continue to see checks bounce which will ultimately further harm your credit.
6. Contact the three major credit reporting agencies’ fraud departments to alert them of possible fraudulent activities using your accounts. Request that they place a “fraud lock” on your credit to prevent someone from opening any new lines of credit in your name.
7. Gather the following documents: get them notarized, if necessary, and make at least 25 copies of each document. As you receive bounced forged checks from check clearing companies, you can quickly put together a packet to send for an immediate reply.

A copy of the police report

A bank affidavit attesting to the forgery

A letter from the bank verifying that the checking account was closed due to theft.

8. Be vigilant to check your credit reports for the next year and aggressively follow up on any problems which relate to theft. Get an updated credit report from each of the three agencies at least every two months for the next year.
9. Call your nearest postal inspector if the mail is involved.
10. Contact the Federal Trade Commission and Social Security Administration's Fraud Hotline.
11. Contact the Department of Public Safety to see if another license was issued in your name. If so, report in and immediately file a complaint with them to begin the investigation process.

REMEMBER be vigilant in the future to protect your personal information. A small paper shredder from your local department store is worth its' weight in gold and a good twenty dollar investment. Any outgoing trash from the mail or old receipts, checks, bills, credit card applications (junk mail) should be shredded. Personal information should also be protected when shopping. Social security numbers should **never** be given out!!!

It takes an average of **two years** to clear your credit rating after becoming a victim of fraud.