

Legal Help

Identity theft victims should contact the Federal Trade Commission, the agency responsible for receiving and processing complaints of identity theft. Complete the online form and the FTC will create a personal recovery plan. You may want to consult an attorney to determine possible legal action against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report. Do not pay any bill or portion of a bill resulting from identity theft. It is important to not cover checks written and/or cashed fraudulently. Do not file for bankruptcy as this will permanently affect your credit rating and legal action may be taken against you. If a merchant, financial institution or collection agency suggests otherwise, restate your willingness to cooperate.

Credit Agencies

Equifax Consumer Fraud Division

Report Fraud
P.O. Box 740256, Atlanta GA 303741-888-766-0008
Order Credit Report.....1-877-322-8228
equifax.com

Experian

Report Fraud1-888-397-3742
Order Credit Report.....1-877-FACTACT
experian.com

TransUnion

Report Fraud
P.O. Box 2000, Chester, PA 190161-800-680-7289
Order Credit Report.....1-800-888-4213
transunion.com



important numbers

EMERGENCY: 9-1-1

Police Non-emergency: 614-277-1710

Crime Prevention: 614-277-1765

Anonymous Tipline: 614-277-1808

Detective Bureau: 614-277-1750

crime map



The mission of the Grove City Division of Police is to serve and protect all, by providing professional law enforcement services in partnership with the community.

find us online



Police.GroveCityOhio.gov



bit.ly/GCPDNextdoor



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Rev. 12/2016

Identity THEFT

A Guide for Victims



Grove City

Division of

POLICE

614-277-1710
3360 Park Street
Grove City, OH 43123
Police.GroveCityOhio.gov





If you are a victim of identity theft be sure you check the following:

Passport

If you have a passport, notify the passport office in writing to be alert for anyone ordering a new passport fraudulently.

Phone Service

If your prepaid calling card is stolen or you discover fraudulent charges on your bill, cancel the account and open a new one.

Driver's License Number

You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the Bureau of Motor Vehicles to see if another license was issued in your name. Place a fraud alert on your license.

False Criminal and Civil Judgements

Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment is entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report to them you are a victim of identity theft. If you are wrongfully prosecuted for a crime, contact the state Department of Justice, the court and the FBI. Ask how to begin the process to clear your name.

Getting Started

This guide provides tips and resources for victims of identity theft. If you become a victim it is important to act quickly. Be sure to maintain a log of all conversations with law enforcement, financial institutions and everyone involved including dates, names and contact numbers. Record the time you spend and any expenses incurred and confirm conversations in writing. Send all correspondence by certified mail and keep copies of all letters and documents.

Credit Bureaus

Immediately call the fraud units of the three credit reporting companies: Experian, Equifax and TransUnion. Report the theft of your credit cards and numbers. Ask for your account to be flagged and add a victim's statement to your report. "My ID has been used to apply for credit fraudulently. Contact me at 123-456-7890 to verify all applications." Ask the credit bureaus in writing to provide you with free copies every few months so you can monitor your credit report. Be aware these measures may not entirely stop new fraudulent accounts from being opened.

Creditors

Immediately contact all creditors by phone and in writing to report your name has been used fraudulently.

Get replacement cards with new account numbers. Ask that old accounts be processed as "account closed at consumer's request." (The statement "card lost or stolen" when reported to credit bureaus can be interpreted as the card processing service faulting you for the loss.) Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Any new activity must be reported immediately to credit grantors.

Law Enforcement

Be certain to report the crime to the local police or sheriff's department in your jurisdiction. Give them a copies of all evidence and obtain a copy of the police report. Credit card companies and banks may require you to submit a copy of the police report.

Stolen Checks

If you have checks stolen, place a stop-payment on each missing check. Cancel fraudulently initiated or compromised checking and savings accounts immediately.

ATM Cards

If your ATM or debit card is stolen or compromised, report it immediately. Order a new card, account number and password and do not reuse your old password.

Fraudulent Change of Address

Notify the local Postal Inspector if you suspect an identity thief has filed a change of address with the post pffice or used the mail to commit credit or bank fraud. Find out where fraudulent credit cards were sent. Notify the local postmaster for that address to forward all mail in your name to your address. You may also need to talk with the mail carrier.

Social Security Number Misuse

Call the Social Security Administration to report fraudulent use of your Social Security number and order a copy of your earnings and benefits statement to check it for accuracy.

