

Newton Police Department



DETECTIVE BUREAU

1321 WASHINGTON STREET, WEST NEWTON. MASS. 02465

PAUL ANASTASIA

DETECTIVE - CAPTAIN

COMMANDING

TELEPHONE:
PHONE: 617-796-2104
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WHAT TO DO IF YOU BECOME A VICTIM

- 1.) CONTACT THE THREE MAJOR CREDIT BUREAUS to place a fraud alert and "victim statement" on your credit report. Order a copy of your report from each bureau and review for any inaccuracies.**

EQUIFAX

to order your report call: 800/685-1111
or go online at: www.equifax.com

to report fraud call: **800/ 525-6285**
and write to: P.O. Box 740241
Atlanta, GA 30374-0241

EXPERIAN

to order your report call: 888/397-3742
or go online at: www.experian.com

to report fraud call: **888/ 397-3742**
and write to: P.O. Box 9532
Allen, TX 75013

TRANS UNION

to order your report call: 800/888-4213
or go online at: www.transunion.com

to report fraud call: **800/ 680-7289**
and write to: P.O. Box 6790
Fullerton, CA 92634-6790

- 2.) REVIEW YOUR CREDIT REPORTS and close any accounts you believe have been tampered with or opened fraudulently. (Continue to review your credit reports every six months)**
- 3.) CHANGE P.I.N. numbers and passwords on existing accounts.**
- 4.) CONTEST all fraudulent accounts with the effected financial institution / business in writing and follow up by sending them the Federal Trade Commission's Identity Theft Affidavit. (found on the FTC's website at: www.consumer.gov/idtheft)**
- 5.) FILE A POLICE REPORT AND get a copy: BE PERSISTENT! The police report should identify all fraudulent activity. Under the "Police Report Initiative" the credit bureaus will accept a copy of the police report to block any fraudulent account information from appearing on your credit report.**
- 6.) CONTACT the Federal Trade Commission at 877-IDTHEFT, or online at: www.consumer.gov/idtheft They will enter your complaint information into the national Identity Theft database and provide victim assistance and consumer education materials. Their website will also provide additional information about your rights as a victim and further explain all of the steps you will need to take to repair your good name.**

REPAIRING YOUR CREDIT MAY BE A TIME CONSUMING AND FRUSTRATING UNDERTAKING.

KEEP A DETAILED LOG OF EVERY STEP YOU TAKE

THESE RECORDS WILL BE USEFUL AS YOU CONTEST ANY FRAUDULENT ACTIVITY AND FOR LAW ENFORCEMENT IF AN INVESTIGATION IS CONDUCTED.