HUTCHINS POLICE DEPARTMENT

"To Become the Standard for Law Enforcement Excellence"

Financial Crime Packet

***This packet must be completed prior to your case being investigated. Submit the first three pages and follow instructions in the remainder of packet. Hutchins PD will only work offense(s) that occur within Hutchins city limits. ***

WRITE OR PRINT LEGIBLY

Today's Date_____Service/SequenceNumber_____

Date of offense_____ Time of offense_____

Victim name Last_____ First_____ Middle_____

Social Security #_____ Driver License Number _____St_____

Race_____ Sex_____ Date of Birth_____

Address_____Apt_____

City_____St_____Zip_____

Home Phone_____ Cell Phone_____

Email Address_____

Employer Name_____Phone_____

Address_____

City_____St_____Zip_____

If Suspect is known, what is their relationship to the victim? _____

Suspect name Last_____ First_____ Middle_____

Social Security #_____ Driver License Number _____St_____

Race_____ Sex_____ Date of Birth_____

Address_____Apt_____

City_____St_____Zip_____

Home Phone_____ Cell Phone_____

Email Address_____

If more suspects are involved please provide their information in the above format

What is the total dollar amount of loss? _____

How/When did you become aware of the crime? _____

Where did the fraudulent activity occur (business / internet / residence)?

Street _____ City _____ State _____

Fraudulent activity occurred with (check one) debit checking Identity Theft

Card, Account, and/or ID number _____

What identifying information was used by the suspect (DL, SS#, DOB, etc.)? _____

List any video or witness information? *Please provide name and phone number to witness/es*

If video, can a copy be provided? Yes No

Please list name, phone number, and company/business of all individuals contacted during your investigation.

_____

_____

_____

Please list each offense or transaction involving fraud. Use statement form if needed

Date	Time	Location/Address	Account type/number	Amount	Evidence available?

Additional documents needed for Prosecution

The following items of evidence should be obtained by the victim. Without these documents, we will not be able to begin an investigation.

If your existing accounts are being accessed, please obtain the following documents:
- Bank statements or bills showing where the transactions occurred
- Physical address, date, and time of the transaction(s) from your bank
- Bills from companies showing merchandise ordered
- Addresses where items were delivered
- Phone numbers that are associated with the fraudulent activity
- 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
- Bills from utilities companies for accounts you did not open
- Letters or documentation from creditors or utilities companies that contain evidence

- Copies of application(s) for credit
- How the account was opened (in person, over the phone, on the 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 and phone number of any representatives you dealt with

Written Statement to be notarized

****PLEASE GIVE A SHORT EXPLANATION TO WHAT OCCURRED BELOW****

_____

Before me, the undersigned authority, on this day personally appeared:

Who after being duly sworn, upon oath deposes and says:

My name is _____. My date of birth is _____. My address is _____ _____. I am employed by _____ _____ located at _____.
My home and/or cell phone number is _____. My work phone number is _____. My identification number is _____ State _____.

ADDITIONAL INFORMATION FOR VICTIMS

Identity Theft, Forgery, and Credit Card Abuse are among the most difficult offenses facing citizens today. In our ongoing efforts to combat these problems the following information is being offered by the Hutchins Police Department's Financial Crimes Unit.

If you have questions contact the Hutchins Police Department, Criminal Investigations Division at 972-225-2225.

Once you complete your Fraud packet you can mail or drop it off to the following address:

Hutchins Police Department, 205 W. Hickman St, Hutchins, Texas 75141 – Attn: Financial Crimes Unit, business hours are Monday-Friday 8am-5pm.

Frequently Asked Questions:

Question 1: Someone has written checks on my checking account without my permission. What do I do?

Question 2: Someone has used my credit card/debit card without my permission. What do I do?

Question 3: Someone stole my checks/credit cards. What should I do?

Question 4: What is identity theft?

Question 5: I received a check in the mail and I was told to cash the check then send some of the money to another location. Now my bank has told me the check was counterfeit and I'm out the money. What should I do?

Question 6: I made a purchase (or sold an item) on eBay (or another internet site) and I've not received the package (or the payment). What can I do?

Question 7: I've had my mail stolen. Who should I contact?

Question 8: My driver's license was lost or stolen. What should I do?

Question 9: My Social Security Card was lost or stolen? What should I do?

Answers to Frequently Asked Questions:

Question 1: Someone has written checks on my checking account without my permission. What do I do?

If someone uses your checking account to write checks without the account holder's permission then a forgery has been committed. The person writing the checks may have stolen your checkbook or they may have used your account number and bank routing number to create counterfeit checks with your information on the checks.

Notify your bank, if you have not already done so, and request that they close the account. Complaints regarding checks written from insufficient funds or closed accounts must be filed with the Justice of the Peace's Office or the Check Division of the Dallas County District Attorney's Office. The Hutchins Police Department does not investigate these offenses.

You should also contact the Check Verification Companies to report this to them:

Tele check 800-366-2425

National Processing Co. 800-526-5380

Equifax Check System - 800-437-5120

Question 2: Someone has used my credit card/debit card without my permission. What do I do?

A credit card/debit card abuse is committed when someone uses your existing credit card/debit card account number to make unauthorized purchases.

Notify your bank or credit card company, if you have not already done so, and request they close the account. Then call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so that NO NEW CREDIT will be issued without your consent. This is especially important if any form of identification was also stolen at the same time.

Experian 888-397-3742 or www.experian.com

Trans Union 800-680-7289 or www.transunion.com

Equifax 800-525-6285 or www.equifax.com

Question 3: Someone stole my checks/credit cards. What should I do?

The Financial Crimes Unit only investigates cases that are related to the actual passing of the forged or counterfeit checks, or the fraudulent use of a credit card**. If your checks are stolen in Hutchins (and not from the mail) you should call the Hutchins Police Department (972-225-2225) to make your report**. If there are leads that can be followed up on, the report will be assigned to a Property Crimes detective. The Financial Crimes Unit does not investigate the theft of checks or credit cards. ***This packet will not need to be completed for stolen checks/credit cards.***

If your checks/credit cards were stolen from the mail you need to contact the United States Postal Inspection Service. They investigate any theft from the mail. Their website is at: https://postalinspectors.uspis.gov.

Notify your bank or credit card company, if you have not already done so, and request that they close the account. Then call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so NO NEW CREDIT will be issued without contacting you.

This is especially important if any form of identification was also stolen at the same time.

Experian 888-397-3742 or www.experian.com

Trans Union 800-680-7289 or www.transunion.com

Equifax 800-525-6285 or www.equifax.com

Question 4: What is identity theft?

Identity theft occurs when someone uses your personal identifying information to:

A) Open new account(s) without your permission (bank accounts or credit cards)

B) Opens utilities without your permission (electrical, water, cable, etc.)

C) Rent an apartment that you did not rent

D) Rent or buy a home that you did not rent or buy

E) Purchase a vehicle that you do not own

If you are the Victim of an Identity Theft and you are a resident of the City of Hutchins or the offense occurred in the City of Hutchins, please fill out the provided forms.

If you have been contacted by the IRS about someone working under your social security number, you will need to complete the IRS Identity Theft Packet and follow their directions. They will be responsible for investigating these offenses. For access to their website please visit this link: http://www.irs.gov/privacy/article/0,,id=186436,00.html

Question 5: I received a check in the mail and I was told to cash the check then send some of the money to another location. Now my bank has told me the check was counterfeit and I'm out the money. What should I do?

The Hutchins Police Department does not investigate these scams. The people who contacted you are very often not located in the United States. The information that you've been given is fictitious. If you received the check through the U.S. Mail, you can report the incident to the United States Postal Inspection Service. Their website is: https://postalinspectors.uspis.gov/

If the person sent you the check by FedEx, DHL, UPS or another manner and the scam was perpetrated over the internet, you should contact the Internet Crime Complaint Center at: http://www.ic3.gov

Question 6: I made a purchase (or sold an item) on eBay (or another internet site) and I've not received the package (or the payment). What can I do?

Contact the Internet Crime Complaint Center: http://www.ic3.gov

Question 7: I've had my mail stolen. Who should I contact?

The United States Postal Inspection Service investigates theft from the U.S. Mail. If you had checks or credit cards stolen from the mail, they will also investigate this. You can contact them at: https://postalinspectors.uspis.gov/

Question 8: My driver's license was lost or stolen. What should I do?

Apply for a duplicate driver's license as soon as possible through your local DPS office and ask them to put an "alarm" on your driver's license as stolen to help prevent identity theft. Also, notify the credit reporting bureaus and request a credit report after one month. You need to contact the **Hutchins Police Department at 972-225-2225** to make contact with an officer. The responding officer should issue you an event/sequence number if your driver's license was lost. In the event your driver's license was stolen in the city of Hutchins, the officer will issue you a service number. If your driver's license was not stolen in the city of Hutchins, please contact the city where the offense occurred to report the theft with their agency.

Question 9: My Social Security Card was lost or stolen? What should I do?

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card. Also, notify the credit reporting bureaus listed above. Request a copy of a credit report a month or two after the theft to make sure no fraudulent accounts are being opened.

You can contact the Social Security Administration website here: http://ssa.gov/

You need to contact the **Hutchins Police Department at 972-225-2225** to make contact with an officer. The responding officer should issue you an event/sequence number if your social security card was lost. In the event your social security card was stolen in the city of Hutchins, the officer will issue you a service number. If your social security card was not stolen in the city of Hutchins, please contact the city where the offense occurred to report the theft with their agency.

Additional Information to Protect Yourself

- Do not put your driver's license number or social security number on your checks. This makes it easy for a criminal to have false identification made

- Do not carry your social security card or birth certificate copy in your wallet or purse

- Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud

- Safeguard your personal identification number (PIN) for all cards/accounts. Do not write the numbers on the cards or keep them with the cards

- Shred credit card offers you get in the mail. Thieves steal mail and trash to get these

- Don't give out any personal information over the phone

- If someone calls and asks for personal information or bank information, tell them you will call them back. Don't trust the phone number they give you. Instead, find the number to the company or bank yourself and call that number to verify. Check out the number and the company

- If you get e-mails about winning the lottery or notifying you of a dead relative that left you millions in another country, don't take their word for it. Check it out before you respond

- NEVER give your credit card number out to someone calling you. Make charges only when you call or have verified the authenticity of the caller.

- Do not put payments or checks in your mailbox for pick-up. Mail them at a post office

- If possible, have all your monthly checks direct deposited to your bank rather than mailed to your home

- Think about paying on-line. It's safer, quicker, and you get a confirmation number showing you made a payment. If the website is compromised, the business is responsible, not you.

After receiving your Fraud Packet, complete the proper forms that are attached. – These forms provide us the information we need to investigate an offense report. It must be filled out with as much information as possible.

In addition to the completed form, you must provide documentation that supports your claim, a copy of a state driver's license or state issued identification card and copy of your social security card to establish your identity.

After we begin our investigation into your offense, you may be asked to provide additional information – some examples are, but not limited to: photographs, thumbprint, utility bill, or lease. The detective assigned to your case will determine what information is needed.

Contact and place a fraud alert with all three credit bureaus. You should request a copy of your credit report from each bureau.

Submit the completed original fraud packet, along with any documentation that supports your fraud claim, such as collection notices and bills. Any incomplete packets WILL NOT be processed and they will be mailed back to you, unprocessed. We do not hold any paperwork.

Please, make copies of everything for your records. We cannot make copies for you. Once you return the completed packet to the police department, please allow at least 30 business days for the packet to be processed. An officer or employee will contact you and issue you an event/sequence number or service number for reporting purposes.

Fair and Accurate Credit Transactions Act (FACT Act)

The FACT Act allows 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 DeSoto Police Department.

Identity Theft Information

Identity Theft is defined as the theft or misuse of personal or financial identifiers in order to gain something of value and/or to facilitate other criminal activity. Identity Theft is a violation of the Texas Penal Code section 32.51 and is a Felony Offense.

The Hutchins Police Department is diligent in its efforts to apprehend and stop those individuals responsible for committing Identify Theft. This packet is essential in helping the investigator understand, evaluate, and ultimately bring your case to closure.

It is important that you take the time to complete this packet and return it to the Hutchins Police Department. Upon the return of your completed, signed, and complaint form/affidavit, it will be processed and an officer/employee will contact you and provide you with an event/sequence number. If you are willing to assist in the prosecution of the person(s) who committed this fraud, your case will be assigned to the fraud investigator and a service number will be issued to you.

The attached Identify Theft Statement is a sworn statement and will be used as evidence in court should an arrest be made. It is essential that the information you provide be accurate and true. If you believe you are a victim of Identity Theft, you should take the following steps to protect yourself and your credit. The sooner you take action to limit the fraudulent use of your personal information, the easier it will be to correct any damage already done.

NOTE:

If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, submit the complaint form and contact the Internal Revenue Service at IRS.gov. Do not contact the employer directly as they may warn the suspect employee. The Identity Protection Specialized Unit of the IRS is responsible for assisting victims of identity theft. They can be contacted at 800-908-4490.

If your name and/or information are 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**.**

Helpful Hints:

_ Remember that each creditor has different policies and procedures for correcting fraudulent accounts. _ Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.
_ If you make a report to the FTC, please do not include a copy with your complaint form.

Step 1:
Contact the institution involved

If the offense 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
- 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 accounts,** you should do the following:
- Call the involved institution and notify them of the identity theft.
- They will likely require additional notification in writing.

If you believe your personal checks or bank account information has been compromised, you may need to contact the following organizations:

National Check Fraud System Services	Tele Check	Crosscheck	Equifax Check
1-843-571-2143	1-800-710-9898	1-707-586-0551	1-800-437-5120

Step 2:
Contact a credit bureau and place a "fraud alert" on your file.

The three credit reporting bureaus, Equifax, Experian and TransUnion, share information so when you request an alert, your request is automatically sent to all three agencies. A fraud alert will put a notice on your credit report that you have been the victim of identity theft. Texas consumers have the right to place a "security freeze" on their credit reports, which limits the credit bureaus from releasing information in your file. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you freeze your credit report, you can temporarily lift it when you need to apply for credit. You must contact each credit bureau to request a security freeze.

Equifax	Experian	TransUnion
Equifax.com	Experian.com	Transunion.com
1-888-766-0008	1-888-397 -3742	1-800-680-7289

Step 3:
Request a copy of your credit report.

A free copy of your credit report is available at www.annualcredit report.com or 1-877-322-8228. The law allows you one free credit report per year from each company.

Upon receipt of your credit history: review it for unauthorized accounts or lines of credit, work or home addresses that were not yours or are not yours, and any other information that is not yours. Complete the attached Identity Theft Statement and return it with your credit history and any other relevant documentation to the Hutchins Police Department.

Step 4:
File a report with the Federal Trade Commission.

You can go on- line to file an identity theft complainant with the FTC at www.FTC.gov and click on the ID theft icon or by calling 1-877-IDTHEFT.

Step 5:
Contact creditors involved in the Identity Theft 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 Statement (some may require that you use their own affidavit) and Letter of Dispute.

Step 6:
Submit the identity theft statement with copies of all information and records obtained in regards to the forged checks to:

Hutchins Police Department – Financial Crimes Unit
205 W Hickman St, Hutchins, TX 75141

To avoid confusion, we request that you submit everything at once and if possible do not send items separately. 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 want prosecution. Therefore**, we request that you only submit this packet to Hutchins Police Department if you desire criminal prosecution** and would be willing and available to appear and testify in court, should a suspect be identified and arrested.

Make a copy of this entire completed packet for your records.

Mail the completed identity theft statement in its entirety to the Hutchins Police Department, Financial Crimes Unit at the address listed above.

Additional Useful Information

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Social Security Administration – If you suspect 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/online/ssa-7004.pdf.

The IRS established the Identity Protection Unit to assist taxpayers resolve identity theft issues. Victims can call 800-908-4490 Monday – Friday, 8 a.m. to 8 p.m. Additional information is available at www.irs.gov.

Federal Trade Commission This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft .http://www.ftc.gov/bcp/edu/microsites/idtheft/

The Office of the Attorney General provides useful information related to identity theft. A step by step resource guide is available at www.texasfightsidtheft.gov

Internet Crime Complainant Center (IC3) is an alliance between the National White Collar Crime Center and the Federal Bureau of Investigation. It provides a central point to report internet based crime. www.ic3.gov

United States Postal Inspection Service If you suspect that your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. https://postalinspectors.uspis.gov/ or by calling 800-275-8777.

Annualcreditreport.com

1-877-322-8228

This central site allows you to request a free credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.