IDENTITY THEFT
A QUICK REFERENCE GUIDE

MOULTONBOROUGH POLICE DEPARTMENT
P.O. Box 121
1035 Whittier Highway (Route 25)
Moultonborough, NH 03254
(603)476-2400
www.moultonboroughpd.com

INFORMATIONAL WEB SITES

Federal Trade Commission
www.consumer.gov/idtheft
1-800-IDTHEFT

Annual Credit Report Request Service
www.annualcreditreport.com
1-877-322-8228

Privacy Rights Clearing House
www.privacyrights.org

FTC’s Do Not Call Registry
www.donotcall.gov
1-888-382-1222

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

Remove you name from national mailing list
www.the-dma.org

Identity Theft Resource Center
1-858-693-7935
www.idtheftcenter.org

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RSA 638:26 IDENTITY FRAUD

I. A person is guilty of identity fraud when the person:

(a.) Poses as another person with the purpose to defraud in order to obtain money, credit, goods, services, or anything else of value;

(b.) Obtains or records personal identifying information about another person without the express authorization of such person, with the intent to pose as such person;

(c.) Obtains or records personal identifying information about a person in order to assist another to pose as such person; or

(d.) Poses as another person, without the express authorization of such person, with the purpose of obtaining confidential information about such person that is not available to the general public.

II. Identity Fraud is a class A felony.

Notes:
__________________________________________________________

• Be conscious of normal receipt of routine financial statements. Contact the sender if they are not in the mail.

• Notify your credit card companies and financial institutions in advance of any change of address or phone #’s.

• Never loan your credit cards to anyone else.

• Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.

• If you applied for a new credit card and it hasn’t arrived in a timely manner, call the bank or credit card company involved.

• Report all lost or stolen credit cards immediately.

• Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.

• Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

INTERNET AND ON-LINE SERVICES

• Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.

• When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to “confirm” your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don’t give them out!

Your MPD Case Number is:______________

Make note of this case number in your detailed history folder and reference it when you have contact with any business or law enforcement agency concerning this report. Depending upon the location (jurisdiction) of where the crime occurred (goods or services obtained or delivered), an officer may or may not be assigned to this case.

If the crime occurred in our jurisdiction and there are workable leads, such as witnesses and suspect information, an officer will be assigned to the case. Unfortunately, not all cases will be assigned to an officer because there are no significant leads to identify the suspect.

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II. Identity Fraud is a class A felony.

Product of the Moultonborough Police Association
Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim’s financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

**What to do if you become a victim:**

- Set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents.
- Contact all creditors, by phone and in writing to inform them of the problem.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:
  - US Postal Inspection Service
    - Northeast Division
    - 425 Summer Street, 7th Floor
    - Boston, MA 02210-1736
    - (617) 556-4400
    - [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect)
- Contact the Federal Trade Commission to report the problem:
  - [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
  - The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338).
- Call each of the three credit bureaus’ fraud units to report identity theft. Ask to have a “Fraud Alert/Victim Impact” statement placed in your credit file asking that creditors call you before opening any new accounts.
- Request that a copy of your credit reports be sent to you.
- Complete an ID Theft Affidavit
- **PREVENTIVE ACTIONS**
  - Promptly remove mail from your mailbox after delivery.
  - Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
  - Never give personal information over the telephone, such as your social security number, date of birth, mother’s maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
  - Shred pre-approved credit applications, credit card receipts, bills and other financial information you don’t want before discarding them in the trash or recycling bin. Call 1-888-5-OPT-OUT to stop credit cards offers from being mailed to you.
  - Empty your wallet of extra credit cards and ID’s, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
  - Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
  - Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
  - Memorize your social security number and all your passwords. Do not record them on any cards or on anything in your wallet.
  - Sign all new credit cards as (SEE ID).
  - Save all credit card receipts and match them against your monthly bills.

**Sample “Courtesy Notice”**

(Date)

Dear [Creditors Name/Collection Agency Name]: On [Date], I received your letter demanding payment of ($$ amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/services to someone, other than myself. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on [Date], I filed an identity theft report with the Moultonborough Police Department. The case # is: (____-____-_____), a copy of which can be obtained by contacting the Moultonborough Police Department at (603)476-2400.

Closing,

[Your name and address]

**CREDIT BUREAUS**

- **EQUIFAX** [www.equifax.com](http://www.equifax.com)
  - P.O. Box 74021, Atlanta, Georgia 30374-0241
  - To order your report, call 1-800-685-1111
  - To report Fraud, call 1-800-525-6285

- **EXPERIAN** [www.experian.com](http://www.experian.com)
  - P.O. Box 9532, Allen Texas 75013
  - To order your report, call 1-888-397-3742
  - To report Fraud, call 1-888-397-3742

- **TRANS UNION** [www.transunion.com](http://www.transunion.com)
  - P.O. Box 6790, Fullerton, CA 92834-6790
  - To order your report, call 1-800-916-8800
  - To report Fraud, call 1-800-680-7289

- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
  1. **SCAN** - (800) 262-7771
  2. **TeleCheck** - (800) 710-9898
  3. **Chexsystems** - (800) 428-9623
  4. **Equifax Telecredit** - (800) 437-5120
- **Social Security Administration’s Fraud Hotline** 1-800-269-0271.
- Contact the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number.
- Obtain description of suspect (if known).

**Preventive Actions**

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother’s maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.