



Dear Citizen,

IF YOUR CHECKS, CREDIT CARDS, OR ACCOUNT INFORMATION WERE TAKEN:

Notify your bank if you have not already done so, and 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.

Experian	1-888-397-3742	www.experian.com
Trans Union	1-800-680-7289	www.transunion.com
Equifax	1-800-525-6285	www.equifax.com

IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:

Contact the banks and/or businesses that accepted your checks or cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

Contact each of the following agencies to notify them of the compromised checking account information (only contact them if YOUR checks were stolen and you have account information to supply them):

SCAN: (800)269-0271	E-Funds: (800)428-9623	Chex systems: (800)328-5121
Check Rite: (800)638-4600	Int. Check Service: (800)526-5380	Cross Check: (707)586-0551
Global Payments: (800)766-2748	National Processing: (800)526-5380	
TeleCheck: (800)710-9898	National Check Fraud: (843)571-2143	

IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:

Call the U.S. Postal Inspectors about mail being falsely forwarded.

U.S.P.S. Inspection Service 1-800-372-8347	www.uspis.gov
Local Postal Inspector (651) 293-3200	

IF YOUR SOCIAL SECURITY CARD WAS TAKEN:

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card.

S.S.A. Fraud Hotline 1-800-269-0271	www.ssa.gov
To check your personal earnings and benefit estimate, call 1-800-722-1213	

IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for your protection.

IF YOUR DRIVER'S LICENSE WAS TAKEN:

Apply for a new License and flag your license as stolen at the DMV.
If you are worried that an identity thief may be using your driver's license and/or tarnishing your driving record, you may complete the Confirmation of Identity Driving Record Flag.

Alert for Victims of Identity Theft -[Red Flag Form](#)



IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:

Call the police department either in the jurisdiction you live, or the jurisdiction the ID theft occurred, and make an Identity Theft report. In Minnesota, Identity Theft becomes a crime only when any victim (person or business) suffers a monetary loss. Also call the Federal Trade Commission Identity Theft Hotline to notify them and get advice on how to proceed. Ask for copies of your credit reports. They must provide free copies of credit reports to victims of identity theft. Review your reports carefully to make sure no new additional fraudulent accounts have been opened in your name or unauthorized changes made to existing accounts.

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Request that the credit bureaus remove inquiries that have been generated due to the fraudulent access. In dealing with the financial institutions, keep a log of all conversations, including dates, times, names, and phone numbers.

FTC ID Theft Hotline 1-877-438-4338, www.identitytheft.gov

To report fraud to the FTC other than ID Theft, call: 1-877-382-4357

IF SOMEONE HAS STOLEN YOUR IDENTITY TO SET UP TELEPHONE OR UTILITY SERVICE:

If this happens to you, immediately call your service provider to cancel your accounts or calling card. Then, open new account and select new PINS. If the provider does not remove the fraudulent charges or close an unauthorized account, then file a complaint with the following regulatory agencies:

For cellular telephone service, file a complaint with the Minnesota Office of the Attorney General (www.ag.state.mn.us) and the Federal Communications Commission (www.fcc.gov).

For other utility services including cable and telephone service, file a complaint with the Minnesota Public Utilities Commission (<https://mn.gov/puc/consumers/complaint/>)

IF SOMEONE HAS STOLEN YOUR IDENTITY RESULTING IN FRAUDULENT ARREST OR CRIMINAL HISTORY RECORDS:

Contact the Minnesota Bureau of Criminal Apprehension (BCA) at 651-793-2400 and request a *Questioned Identity Form*. Fill out the form and submit it to the BCA. The BCA will undertake to investigate and clear the record, if a claim of ID theft is verified.

INTERNET FRAUD

The Internet Crime Complaint Center (IC3) is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C). For victims of Internet fraud, IC3 provides a convenient and easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation. www.ic3.gov

To report complaints about online and related transactions with foreign companies visit <https://www.econsumer.gov>

OTHER INTERNET RESOURCES FOR ADVICE AND INFORMATION:

Privacy Rights Clearinghouse	www.privacyrights.org
Federal Trade Commission	www.ftc.gov
US Secret Service	www.secretservice.gov
Federal Deposit Insurance Corp.	www.fdic.gov/consumers/index.html
LookstooGoodtoBeTrue	www.lookstoogoodtobetrue.com
FakeChecks.Org	www.fakechecks.org/prevention.html
Direct Marketing Association	www.dmachoice.org
Minnesota Charities Search	www.ag.state.mn.us/Charities/CharitySearch.asp
Monster.Com -Be Safe	www.help.monster.com/besafe/



**SAINT PAUL
MINNESOTA**

**DEPARTMENT OF POLICE
AXEL C. HENRY, CHIEF OF POLICE**

367 Grove Street
Saint Paul, Minnesota 55101
Tel: 651-266-5588 | Fax: 651-266-5542

WEB SITES FOR CREDIT CARD COMPANIES:

Discover	www.discover.com/credit-cards/member-benefits/security/fraud/
MasterCard	www.mastercard.us/en-us/business/overview/safety-and-security/suspect-fraud.html
Visa	www.usa.visa.com/support/consumer/security.html
American Express	www.americanexpress.com/us/security-center/reporting-fraud/

What you can do to protect yourself and your family from being victimized again.

- ✓ Do not put your driver's license number on your checks. This makes it easier to get a false ID made.
- ✓ Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud.
- ✓ Shred credit card offers you get in the mail. Thieves steal mail and trash to get this information.
- ✓ NEVER give your credit card number out to someone calling you. Only give your credit card number to organizations you trust.
- ✓ Card Fraud Investigators will never call and ask for your credit card number and/or expiration date.
- ✓ Don't leave mail in your mailbox overnight or on weekends. Deposit mail in U.S. Postal Service collection boxes.
- ✓ Review your consumer credit report annually.
- ✓ Memorize your Social Security number and passwords. Don't carry them with you. Don't use your date of birth as your password.