



Gilmer County Sheriff's Office

Sheriff Stacy L. Nicholson

"A PROFESSIONAL LAW ENFORCEMENT AGENCY"



IDENTITY THEFT

What Should You Do if It Happens to You?

This guide provides victims of identity theft with the major resources to contact. It is important to act quickly and assertively to minimize the damage.

In dealing with the authorities and financial institutions, keep a log of all conversations, including dates, names, and phone numbers. Note time spent and any expenses incurred. Confirm conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.

1. Law enforcement. Report the crime to all police and sheriff's departments with jurisdiction in your case. Give them as much documented evidence as possible. Get a copy of your police report. Keep the phone number of your fraud investigator handy and give it to creditors and others who require verification of your case. Credit card companies and banks may require you to show the report in order to verify the crime. (Concentrate on the law enforcement agency with jurisdiction, usually the address where the merchandise is to be delivered or the agency where you reside.)

2. Credit bureaus. Immediately call the fraud units of the three credit reporting companies -- Experian (formerly TRW), Equifax and Trans Union. Report the theft of your credit cards or numbers. Ask that your account be flagged. Also, add a victim's statement to your report, up to 100 words. ("My ID has been used to apply for credit fraudulently. Contact me at (XXX) XXX-XXXX to verify all applications.") Be sure to ask how long the fraud alert is posted on your account, and how you can extend it if necessary.

Be aware that these measures may not entirely stop new fraudulent accounts from being opened by the imposter. Ask the credit bureaus in writing to provide you with free copies every few months so you can monitor your credit report.

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened, and also review the credit reports for accounts you do not recognize.

Ask the credit bureaus to remove inquiries that have been generated due to the fraudulent access. You may also ask the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information (two years for employers.)

3. Creditors. Contact all creditors immediately with whom your name has been used fraudulently -- by phone and in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently.

Ask that old accounts be processed as "account closed at consumer's request." (This is better than "card lost or stolen," because when this statement is reported to credit bureaus, it can be interpreted as blaming you for the loss.)

Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report it immediately to credit grantors.

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Creditors requirements to verify fraud: You may be asked by banks and credit grantors to fill out and notarize fraud affidavits, which could become costly. The law does not require that a notarized affidavit be provided to creditors. A written statement and supporting documentation should be enough (unless the creditor offers to pay for the notary).

4. Stolen checks. If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies [such as: TeleCheck at (800) 710-9898]. Put stop payments on any outstanding checks that you are unsure of.

Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account (not mother's maiden name).

5. ATM cards. If your ATM card has been stolen or compromised, get a new card, account number and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your birthday.

6. Fraudulent change of address. Notify the local Postal Inspector at www.usps.gov/websites/depart/inspect if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit credit or bank fraud. (Call the local Postmaster to obtain the phone number.) Find out where fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your own address. You may also need to talk with the mail carrier.

7. Secret Service jurisdiction. The Secret Service at www.treas.gov/usss has jurisdiction over financial fraud, but it usually does not investigate individual cases unless the dollar amount is high or you are one of many victims of a fraud ring. To interest the Secret Service in your case, you may want to ask the fraud department of the credit card companies and/or banks, as well as the police investigator, to notify the particular Secret Service agent they work with.

8. Social Security Number misuse. Call the Social Security Administration to report fraudulent use of your Social Security number. As a last resort, you might want to change your number. The SSA at www.ssa.gov will only change it if you fit their fraud victim criteria. Also order a copy of your Earnings and Benefits Statement and check it for accuracy.

9. Passports. If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently at http://travel.state.gov/passport_services.html.

10. Phone service. If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password which must be used any time the account is changed.

11. Drivers license number misuse. You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the Georgia Department of Motor Vehicle Safety (DMVS) at (678) 413-8400, to see if another license was issued in your name. Put a fraud alert on your license. Go to your local DMVS to request a new number. Also, fill out

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the DMVS's complaint form to begin the fraud investigation process. Send supporting documents with the completed form to the nearest DMVS investigation office.

12. False civil and criminal judgments. Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the Georgia State Attorney General's Office or the FBI. Ask how to clear your name.

13. Legal help. You may want to consult an attorney to determine legal action to take against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor. Call the local Bar Association to find an attorney who specializes in consumer law and the Fair Credit Reporting Act.

14. Dealing with emotional stress. Psychological counseling may help you deal with the stress and anxiety commonly experienced by victims. Know that you are not alone.

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