



# CELINA POLICE DEPARTMENT

## *Celina Police Department's Financial Crimes Victim's Packet*



### **Information and Instructions**

Please contact the Celina Police Department to obtain a report number pertaining to your financial crime (972-382-2121 or after hours call 972-547-5100). You will be directed to a Celina Police Officer who will take your report over the phone or in person depending on the circumstances. Before you call, please have all of the information regarding your case available for the officer. The officer will provide you with a report number that you may need for creditors, financial institutions, and credit reporting agencies.

**Celina Police Department Report Number:** \_\_\_\_\_

The contents of this packet will assist you in restoring your credit and responding to debts incurred by identity theft. The Celina Police Department's Criminal Investigation Division will review all offense reports, but only certain cases meet the requirements for follow up investigation. If your case is assigned to an investigator for follow up investigation, an investigator will contact you. Please keep all financial records and documentation related to your financial crime.

### **Please Review:**

**Credit Card Fraud and Check Forgeries:** The Celina Police Department investigates offenses that occur in Celina. Often these offenses occur in other jurisdictions, out of state, or internationally.

**Identity Theft:** Identity theft has become a major crime and the suspect(s) often provide false information making it difficult or impossible to trace them. In many cases, local or Federal investigators are not able to establish evidence that links the suspect(s) to the crime.

**Scams:** Many scams involve the transfer of money by a cashier's check, money order, or prepaid debit card. These scams may occur after posting an item for sale on a classified advertisement website such as Craigslist. It is very important to immediately contact the financial entity who issued the payment and see if it can be stopped. Internet scams should be reported to [www.ic3.gov](http://www.ic3.gov).

The following is a step-by-step guide to assist victims of financial crimes. Please refer to our website, <http://www.celina-tx.gov/index.aspx?nid=187>, for information on how to prevent identity theft or becoming a victim of internet fraud.

### **Step 1: Contact the involved institution**

If the theft involved existing bank accounts (checking or savings accounts as well as credit or debit cards) you should:

- Close the account that was used fraudulently or 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 new accounts protected with a new secret password and/or new personal identification number (PIN).

If the identity theft involved the creation of **new accounts**, you should:

- Call the involved financial institution or business and notify them of the identity theft. They will likely require additional notification in writing (see step 4).

### **Step 2: Contact a credit bureau & request a copy of your credit report**

Request the credit bureaus place a "**Fraud Alert**" on your file which will provide notice that you have been the victim of identity theft. Merchants and financial institutions **may** opt to contact you directly before any new credit is taken out in your name. Some states allow for a Security Freeze in which a PIN can be designated for your credit file which must then be given in order for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.

[www.annualcreditreport.com](http://www.annualcreditreport.com) – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

**EQUIFAX**

[www.equifax.com](http://www.equifax.com)

Consumer Fraud Division

800-525-6285

**EXPERIAN**

[www.experian.com](http://www.experian.com)

National Consumer Assistance

888-397-3742

**TRANSUNION**

[www.transunion.com](http://www.transunion.com)

Fraud Victim Assistance

800-680-7289

**Step 3: File a report with the Federal Trade Commission**

You should go on-line to file an identity theft complaint with the FTC at <https://www.ftccomplaintassistant.gov> and follow the instructions of the complaint assistant or by calling 1-877-IDTHEFT.

**Step 4: Complete affidavits and obtain supporting documentation associated with your financial crime**

This step involves contacting all companies or institutions, by phone and in writing, which provided credit or opened new accounts for the suspect(s). Examples include: cell phone providers, retailers, medical facilities, banks, etc. Be sure to follow their instructions and complete all required documents. **Important note:** Refer to the Fair Credit and Reporting Act to request the documentation (physical evidence) of your fraud.

- **Financial Crimes Affidavit** – This document requests information pertaining to you as the victim, how the fraud occurred, law enforcement’s actions, documentation checklist, and Fraudulent Account Statement.
- **Fair and Accurate Credit Transactions Act (FACTA)** – Allows for you to obtain copies of any and all records related to the fraudulent accounts. You will then be permitted to provide law enforcement with copies of the records relating to the fraud. This process reduces the need for law enforcement to obtain the same records by subpoena. The process also allows for you to request the information be made available to the Celina Police Department.
- **Dispute Letters** – It is necessary to complete a dispute letter for every creditor involved in the financial crime. The contents of the dispute letter should include: information related to the fraudulent account(s), your dispute of the accounts, and your request for the information to be corrected. Include a specific statement referencing FACTA and make a request for any and all records related to the fraudulent accounts be provided to you and made available to the Celina Police Department.

**Step 5: Retention of Documentation and Information**

Please retain the following documentation and information for law enforcement should it be needed.

- Bank statements and bills involved in the fraud.

- Copies of applications for credit and verifications of how it was opened (e.g., by phone, internet, or in person).
- Information on the representative of each organization you contacted in reference to your fraud (name, phone number, email, and reference number).
- Bank statements from existing accounts displaying the fraudulent transactions. Request your bank to specify where the transaction(s) occurred and the transaction date, not the posted date.
- Names, addresses, and dates associated with the fraudulent accounts.
- Credit bureau reports showing the fraudulent accounts.

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