



Christopher D. Moore
Chief of Police

Weare Police Department

144 North Stark Highway
Weare, New Hampshire 03281
Phone 603-529-7755 Fax 603-529-0606



Frank A. Hebert
Lieutenant

Credit Card/Identity Fraud Victims Procedures Handout

Call the following Credit Reporting Companies:

Trans Union @ 1-800-680-7289
TRW @ 1-800-422-4879
Experian @ 1-800-525-6285

State to them you are a victim of Credit Card Fraud/Identity Fraud and require a Fraud Alert on credit cards. You should also order a credit report.

1. The Federal Trade Commission (877-ID-THEFT; TDD: 202-326-2502) investigates interstate and internet fraud, Download a copy of an ID theft affidavit from the FTC's website at www.consumer.gov/idtheft to help notify merchants, financial institutions and credit bureaus.
2. For fraud involving stolen mail, also file a complaint with the postal officials at: www.usps.com/postalinspectors/fraud/MailFraudComplaint.htm.
3. Alert credit reporting agencies with the FTC ID-theft affidavit mentioned above, to help do this, call: Transunion @ 1-800-680-7289, Experian @ 1-888-EXPERIAN; and Equifax @ 1-800-525-6285, to get addresses and instructions. Have the accounts flagged with a fraud alert, which asks merchants not to grant new credit without your explicit approval. Keep copies of all correspondence.
4. Notify banks, creditors, and utilities. Close all accounts that have been used by thieves. Choose new passwords and PINs for all accounts and don't use mother's maiden name as a password. Notify merchants that have issued credit or accepted bad checks in your name; use the police report of FTC affidavit as a backup.
5. Order a credit report each year from all three credit bureaus, and study them closely. Victims took years to clear their credit files and new credit was sometimes granted in their names without permission even after fraud alerts were placed on their accounts.
6. Seek other help with state or federal legislators; peruse the Consumer Union's public policy website @ www.consumerunion.org for other information. Review the non-profit Identity Theft Resource Center @ www.idtheftcenter.org and the Privacy Rights Clearinghouse @ www.privacyrights.org.