

If someone has used your name and/or credit to obtain goods or services without your permission, you need to file a police report. By reporting this crime to the police, you have completed the first step in what may be a lengthy and frustrating process to repair your credit and reclaim your identity. This information is intended to assist you in that process, and to give you some idea of what to expect over the coming months.

An investigator will review your report and if additional information is required will contact you. Unnecessary calls to your investigator will only slow the investigative process. New information about your case or new fraudulent transactions should be reported under your original incident number.

Please note that any damage to your credit can only be corrected with your participation and cooperation. By completing the following steps, you will help resolve problems with creditors and merchants, remove inaccurate information from your files at the major credit reporting agencies, and help prevent future fraudulent use of your credit and identity. Remember to retain copies of all the correspondence and documentation related to your case.

A copy of your Incident Report may be obtained by contacting our Records Division (573-335-6621). You may obtain a copy of your report by coming to the Cape Girardeau Police Department in person. You should call first to confirm that your report is available and to receive a quote on the cost of your report. The cost of a report is \$1.25 for the first page and \$0.10 per page after.

### **If you have been the victim of identity theft or credit card fraud:**

#### **STEP I: Notify Credit Agencies.**

Contact the following credit reporting companies:

- [Trans Union](#) 1-800-680-7289
  - [Equifax](#) 1-800-525-6285
  - [Experian](#) 1-888-397-3742
1. Explain to each agency that you have been a victim of fraud and give them your CGPD incident number.
  2. Ask each agency to place a "victim of fraud" statement into your credit file.
  3. Ask each agency to send you a copy of your credit report.
  4. Upon receipt, examine each report carefully for unauthorized accounts and inquiries.
  5. Ask each agency for the names and addresses of creditors reporting the unauthorized accounts and inquiries.

6. Trans Union, Equifax, and Experian will now temporarily remove disputed charges from your credit history when you provide them with a copy of your police report detailing the fraudulent charges. This allows you to still obtain credit while your case is being investigated.

### **STEP II: Notify merchants and creditors.**

Contact each merchant and creditor who accepted the fraudulent charge or opened the fraudulent account.

1. Advise the merchant or creditor that the account was opened or the charge was made without your permission.
2. Ask the merchant or creditor to explain their process for resolving fraudulent transactions.
3. Many merchants and creditors accept the "Affidavit of Fraud" form that can be found online at [www.consumer.gov/idtheft/affidavit.htm](http://www.consumer.gov/idtheft/affidavit.htm). Please do not send affidavits to the financial crimes investigator. Your original police report is sufficient.
4. Maintain contact with all merchants and creditors until their investigations are completed. Ask merchants or creditor to instruct the credit-reporting agency to remove all information related to their fraudulent transaction from your file.

### **STEP III: Review your credit report.**

Allow 30 days after completion of a merchant or creditor's investigation for the credit-reporting agency to send you an amended credit report. If you have not received an amended report after the expiration of 30 days, request one from each credit reporting agency that listed the fraudulent transaction or inquiry in your credit file. Upon receipt, ensure that the fraudulent transaction or inquiry has been removed from your report.

### **STEP IV: Contact the Federal Trade Commission**

The Federal Trade Commission is compiling a nationwide database of complainants and addresses where fraudulent credit cards and mail orders are being sent. This allows law enforcement agencies around the country to contact you in case there are other charges or credit cards going to the same address. The toll-free number is 1-877-IDTHEFT (438-4338) and the website is [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## **If you have been the victim of check fraud**

### **STEP I: Notify your bank**

Advise your bank or other financial institution that you have been a victim of fraud, and give them your CGPD incident number.

### **STEP II: Send checks to your bank**

Return all forged and unauthorized checks to your bank or other financial institution, along with a copy of the "Affidavit of Fraud" form.

### **STEP III: Notify check-processing companies**

The listed check companies require copies of the police report; a notarized affidavit of forgery filed with your financial institution; and a copy of your driver license. Advise the agencies you are a victim of check fraud:

- [National Check Fraud Service](#) 1-843-571-2143
- [Telecheck](#) 1-800-710-9898
- [Global Payments Check Service](#) 1-866-860-9061
- [Chexsystems](#) 1-800-428-9623

ChexSystems only receives reports from financial institutions. If someone has opened a checking account in your name or used your social security number to open an account, you may contact them to obtain addition information. You may order your personal consumer report from [Chexsystems](#) via the Internet.

### **STEP IV: Inform merchants**

If the merchant that accepted your forged check contacts you:

1. Advise the merchant that you have been the victim of check fraud.
2. Provide the merchant with your CGPD incident number.
3. Send each merchant a copy of the completed "Affidavit of Fraud" form.
4. Request that each merchant file a police report with their local police department

Your case will be forwarded to the Cape Girardeau County Prosecuting Attorney's Office. Many cases have insufficient evidence to permit a complete investigation, and many others are resolved to the satisfaction of the primary complainant without criminal prosecution. Therefore, you may wish to explore civil remedies with your attorney. Bear in mind, however, that criminal charges will not be pursued solely to gain advantage in a civil matter.

We hope that you will find this information helpful as you work your way through this difficult situation.