



CHRISTIANSBURG POLICE DEPARTMENT

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Things to consider and what to expect if you're the Victim of Identity Theft

1. Contact the Christiansburg Police Department:

Identify fraud is a crime that we need to know about. Securing a police report is of the upmost importance to you, as the victim. The crime should be reported to the jurisdiction in which the victim resides. Normally, your report will be taken by an officer in a uniform and at a later date a detective will contact you. The agency may already be working similar cases like yours; therefore, please provide as much documentation about the crime as possible to the investigating officer. Unfortunately, our agency cannot always bring the offender(s) to justice. It is more common for the offender to be in another state or even another country. Although, we can help with any furtherance of fraud to your account(s). You will be given an incident number, please keep this number for your incident reference. You can receive a copy of your report by contacting our department at **540-382-3131**.

2. Contact the creditors of the account that was compromised:

Most victims are made aware of fraud by a debt collector acting on behalf of the fraudulent account holder. You should contact the company and shut down the account as soon as possible. This is not something our department can do for you. If possible, obtain any information regarding the dates, times, and location in which the account was opened while you have them on the phone. You should be provided with contact information for the account holder's fraud department and given a case number. Then you should notify them that you have filed a report with our department and provide them with the incident number and a copy of the report. Often account holders will not talk with us or even accept our subpoenas for your records. You may consider reading up on Fair Credit Billing Act to protect your rights as a victim and consumer.

3. Put a fraud alert on your credit report:

You should contact one of the three major credit reporting agencies about your incident. By doing so, an alert will be attached on your credit files. Consider asking questions about how this will affect in legitimate credit inquires and how long the alert will be placed on your account. They may request a copy of our report to accompany the alert. If your incident is recent and several, you may consider putting a "credit freeze" on your account. Although, a freeze may make future credit inquires more restrictive.

Visit their websites or call:
Equifax -866-349-5191
TransUnion -800-916-8800
Experian -888-397-3742

4. Check your credit report:

Consumers should receive one free credit report a year. Consider viewing your report on a regular basis. When you get your report, look for suspicious or unusual activity. Furthermore, look for accounts that you did not open or hard inquires you do not recognize. Look for any payment history transactions that you have not authorized. You should also continue to monitor your report to insure the incident has been removed and it does not reappear after the alert has been removed.

5. Keep accurate records:

You owe it to yourself to keep records of all your efforts. Unfortunately, we cannot help you with this. Often, creditors say the incident has been flagged or removed just to be reinstated at a later time. Retain all documents, reports, and notes of your incident. Write down names and dates of who you spoke with and what you have discovered. If an account holder advises you that "it's been taken care off", consider asking for a written resolution.

6. Contact the Federal Trade Commission:

Call the FTC Identity Theft Hotline at 877-ID-Theft (436-4338). Or visit their website at FtcComplaintAssistant.com. Your complaint may be compiled in a data base with isolated identical incidents of fraud, which then could lead to a prosecution.