

**MILWAUKEE  
POLICE  
DEPARTMENT**

**IDENTITY AND  
FINANCIAL CRIME  
INFORMATIONAL  
PAMPHLET**



**FINANCIAL  
CRIMES  
UNIT**

Website: [www.Milwaukee.Gov/Police/Cib/  
FinacialCrimesUnit.htm](http://www.Milwaukee.Gov/Police/Cib/FinacialCrimesUnit.htm)

# What is Identity Theft?

Identity theft occurs when your personal identifying information, other than just your name, is obtained to fraudulently use that information by representing that he or she is that person or acting with authority or consent of that person.

Personal identifying information means any of the following:

1. An individual's name
2. An individual's address
3. An individual's telephone number
4. An individual's unique driver's license number
5. An individual's Social Security number
6. An individual's employer, place of employment or employee number
7. The maiden name of an individual's mother
8. The identifying number of an individual's checking or savings account
9. An individual's taxpayer identification number
10. An individual's DNA profile
11. An individual's unique biometric data (fingerprint, voiceprint etc.)
12. Any other specific information or data that is unique to, assigned to, or belongs to an individual and that is intended to be used to access services, funds or benefits
13. Any other information that can be associated with a particular individual

# Have you been the victim of Identity Theft?

If someone else has used your personal identifying information, other than just your name, to obtain money, goods, services or credit, without your consent, you may have been the victim of identity theft.

## What should I do now?

A.) Send a “Letter of Dispute” to the company, utility, credit card company, etc., who sent you the bill that you are disputing. Send this letter by certified mail to assure delivery. An example of this letter can be found on the Milwaukee Police Department website at [www.milwaukee.gov/police](http://www.milwaukee.gov/police). This letter should request the dates the account was opened and closed, what information was used to open the account, how the account was opened (telephone, in person, via internet, by mail, etc.) and amount owed.

B.) Prepare a copy of the *Affidavit of Unauthorized Use of an Individual’s Personal Identifying Information or Documents* (provided by the office personnel or on the website) and have it notarized.

C.) When you receive a response to your letter, bring 1.) that letter, 2.) the completed affidavit, 3.) a certified copy of your birth certificate, 4.) valid official government identification and 5.) any other supporting documents back to the district station to file your complaint.

# How can I guard against further Identity Theft?

Contact the three major credit reporting agencies and ask them to place a fraud alert on your report to prevent new fraudulent accounts from being opened.

Cancel any accounts you believe are fraudulent.

**Equifax** 1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian** 1-800-397-3742  
[www.experian.com](http://www.experian.com)

**Trans Union** 1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

## Other steps to take:

Never carry your Social Security card, birth certificate or passport unless necessary.

Shred all personal documents before placing them in the trash.

Identifying information should not be given over the phone or on the Internet to someone you do not know.

Do not put your address, telephone number or driver's license number on a credit card.

Do not have your driver's license number or Social Security number printed on your checks.

Do not put your Personal Identification Number (PIN) on a credit card or bank access card.

## **Other Helpful Tips:**

Get a copy of your credit report every year.

Check credit card statements carefully each month for charges you did not make.

Cancel credit card accounts you no longer use. Cut up old credit cards before disposing.

Do not use your mother's maiden name as a password. Make one up, preferably with a combination of upper and lower case letters as well as numbers.

Never let anyone stand close to you when using an ATM to avoid having your PIN or account access number stolen.

Carry only the credit cards you plan to use.

Only use your credit card on the Internet if it will be encrypted.

Keep your financial records out of sight. Burglars and thieves are just as interested in your credit card numbers and checking information as they are in TVs, jewelry, electronics, etc.

Unless your mailbox is secure, mail your credit card bills at the post office and pick up your checks at your financial institution.

If you are not interested in pre-approved credit card offers, opt-out using the number listed in this brochure.

## **What if my credit card has been stolen?**

If it occurred in the City of Milwaukee you can report that to the Telephone Reporting Unit at (414) 933-4444, if there are no known suspects, or at any Milwaukee Police Department district station. The office personnel will be able to provide you with the police report number that you can give to any company that requires a police report to be filed.

## **What if my credit card is subsequently used to make purchases?**

Contact the bank or financial institution that issued the card and file an *affidavit* with them for each transaction you did not authorize. The bank will conduct an investigation and respond, in writing, advising if your account will be credited for the loss. If the financial institution indicates that they will be responsible for the financial loss, they will become the victim if or when they report the loss to the Milwaukee Police Department. If the financial institution indicates, in writing, that you are responsible for the loss you can report that at the district station where you originally filed the theft complaint if the loss is less than \$5,000. If the loss is greater than \$5,000, contact the Milwaukee Police Department Financial Crimes Unit at (414) 935-7387.

If the purchase was made on-line or by telephone, contact the Internet Crimes Complaint Center at [www.IC3.gov](http://www.IC3.gov).

## **What if my checks have been stolen?**

If it occurred in the City of Milwaukee you can report that to the Telephone Reporting Unit at (414) 935-4444, if there are no known suspects, or at any Milwaukee Police Department district station. The office personnel will be able to provide you with the police report number that you can give to any financial institution that requires a police report to be filed. Contact your financial institution to close your account.

## **What if my financial institution informs me that someone has been cashing my forged, stolen checks?**

Contact your bank or financial institution and follow their instructions. They will conduct an investigation and inform you whether or not you will be responsible for the financial loss incurred by the forgery. If the financial institution will be responsible for the financial loss, they will be the victim of the forgery and you will be a witness. If they indicate, in writing, that you will be responsible for the financial loss, you may file a forgery complaint with the Milwaukee Police Department. If the loss is less than \$5,000 a district officer will investigate. If the loss is greater than \$5,000, then contact the Milwaukee Police Department Financial Crimes Unit at (414) 935-7387.

# Resources

Milwaukee Police Department – Financial  
Crimes Unit Website

[www.Milwaukee.Gov/Police/Cib/  
FinancialCrimesUnit.htm](http://www.Milwaukee.Gov/Police/Cib/FinancialCrimesUnit.htm)

Telephone number (414) 935-7387

If your personal information, such as you  
credit card number, has been used over the  
Internet to purchase items or set up an  
account contact the Internet Crime Complaint  
Center:

[www.IC3.gov](http://www.IC3.gov)

Federal Trade Commission Consumer  
Response Center:

[www.ftc.gov](http://www.ftc.gov)

1-877-IDTHEFT (1-877-438-4338)

If your social security number has been used  
for employment or tax purposes contact:  
Internal Revenue Service:

[www.irs.gov](http://www.irs.gov)

To replace a lost or stolen Social Security  
card contact:

Social Security Administration

[www.ssa.gov](http://www.ssa.gov)

1-800-269-0271

Wisconsin Better Business Bureau:

[www.wisconsin.bbb.org/](http://www.wisconsin.bbb.org/)

US Postal Inspector:

<http://postalinspectors.uspis.gov/>

To opt-out of receiving pre-approved credit  
card offers call:

1-888-5OPT-OUT (1-888-567-8688)