

>Name of financial institution and phone number: \_\_\_\_\_

>Financial institution's assigned case number: \_\_\_\_\_

>Your name as it appears on the account: \_\_\_\_\_

>Account number that was compromised: \_\_\_\_\_

>Amount of fraudulent purchases: \_\_\_\_\_

>Date the account was opened: \_\_\_\_\_

>Date you found the fraudulent account or transactions: \_\_\_\_\_

>Name of financial institution and phone number: \_\_\_\_\_

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>Account number that was compromised: \_\_\_\_\_

>Amount of fraudulent purchases: \_\_\_\_\_

>Date the account was opened: \_\_\_\_\_

>Date you found the fraudulent account or transactions: \_\_\_\_\_

Police Report #: \_\_\_\_\_



Albemarle County Police Department  
 1600 5<sup>th</sup> Street, Suite D  
 Charlottesville, Virginia 22902  
[www.albemarle.org/police](http://www.albemarle.org/police)  
 Emergency: 911  
 Non-emergency: 434.977.9041  
 ACPD Services: 434.296.5807

# COMMON SCAMS

# AND

# FRAUD



In 2003, the Commonwealth of Virginia passed a series of laws protecting citizens and increasing penalties for those involved in fraudulent activity. However, fraud takes many forms and anyone can become a victim.

*Are you the victim of a fraud?  
 What should you do?*

# “What should I be looking for?”

Each year, millions of people are victims of fraud. Criminals use technology and age-old scams to trick individuals into sending money or providing personal information that may compromise financial accounts. Many times, criminals use manipulative pressure tactics to achieve this. Be wary of the following situations:

- Calls or emails stating you have won the foreign lottery
- Debt collection attempts over the phone or mail
- Copying or taking pictures of your information in a retail transaction
- Computer viruses
- Phishing: Phone calls or emails that attempt to obtain your personal information (e.g.: social security numbers, passwords, account numbers)
- For more information visit the Office of the Attorney General at:  
<http://www.oag.state.va.us/Consumer%20Protection/index.html>



*Wiring money is just like sending cash. Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or family friend in an emergency who wants to keep the request a secret.*

# If you are the victim of a fraud...

- File a police report with your local police department and note the report number for your records. The report number can be noted on the back of this brochure. Many credit card companies will not complete affidavits until a police report is filed.
- Contact the financial institution of the compromised account and tell them what has happened. They will ask you for the police report number. Obtain the following for your records:
  - Name of the financial institution and contact number
  - Case number assigned by the financial institution
  - Your name as it appears on the account
  - Account number that was compromised
  - Amount of fraudulent transactions (number of occurrences and/or dollar amount)
  - Date the account was opened
  - Date you found the fraudulent account or transactions
- Ask the financial institution to send you a copy of all fraudulent transactions
- Call the fraud units of all three credit reporting companies as listed below. By law, a credit bureau is required to provide you with one free credit report every 12 months if you believe there is fraudulent information on your credit history. Even if you do not think your credit has been affected, check with the credit reporting companies.

Credit Bureau	Report Consumer Fraud	Request Credit Report	Get off Mailing List
Equifax Information Services, LLC POBox 740241 Atlanta, GA 30374-0241 <a href="http://www.equifax.com">www.equifax.com</a>	Call 1.888.766.0008 and write to address at left	Call 1.800.685.1111	Call 1.888.567.8688 and write to address at left
Experian (TRW) POBox 9554 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	Call 1.888.397.3742	Call 1.888.397.3742	Call 1.888.567.8688
TransUnion 2Baldwin Place POBox 1000 Chester, PA 19022 <a href="http://www.transunion.com">www.transunion.com</a>	Call 1.800.680.7289 and write to : Fraud Victim Asst. Dept POBox 6790 Fullerton, CA 92834	Call 1.800.888.4213 or write to: POBox 1000 Chester, PA 19022	Call 1.888.567.8688 and write to: TransUnion Name Removal Option POBox 505 Woodlyn, PA 19094

- >>> Request that your credit account be “flagged” to alert any credit issuing company that your information has been compromised
- >>> Ask about putting a seven year flag on your accounts (this primarily pertains to people whose credit has been severely compromised)
- >>> If you find fraudulent account information on your credit report, contact the credit agency to determine the creditor so the charge may be disputed
- >>> Please note any fraudulent account information on your credit report so the detective handling the case can follow up as necessary. This information can be noted on the back of this brochure.
- >>> Follow up with the credit bureaus, as needed, to ensure fraudulent accounts are removed from your credit report

- Contact all other creditors and notify them that you have been a victim of fraud
- Contact the Federal Trade Commission (FTC) at the address listed below. The FTC will make your complaint available to law enforcement nationwide to assist them in any similar investigations. There is no guarantee that your case will be further investigated by the FTC, but it may assist them with tracking incidents and crafting remedies for fraud.

FTC ~ Identity Theft Clearing House ~ 600 Pennsylvania Ave. N.W. ~ Washington D.C. 20580  
Toll Free: 877.438.4338 ~ TDD: 202.326.2502

- Submit a report to the [ic3.gov](http://ic3.gov) website. [ic3.gov](http://ic3.gov) is monitored by all federal investigative agencies (e.g. FBI, Homeland Security). If [ic3.gov](http://ic3.gov) identifies a trend in activity, it may mean further investigative analysis into your case.