



Akron Police – Financial Crime Unit Information for Identity Fraud Victims



The following information is provided to all ID Fraud victims who have had their SSN or other identifiers compromised. It is better to lock your ID rather than leave it open for more fraud in the future.

- ✓ Obtain the Akron Police report number.
- ✓ Obtain the Detective's contact information.
- ✓ The Akron Police website (www.akroncops.org) explains how to get a copy of the report via the internet.
- ✓ The FTC (Federal Trade Commission) website Identitytheft.gov as follow up resource for more thorough explanation of ID Fraud and for you to file an FTC report.
- ✓ The four main Credit Bureaus:

www.experian.com	(888)397-3742
www.equifax.com	(888)766-0008
www.transunion.com	(800)680-7289
www.innovis.com	(800)540-2505
- ✓ Get a copy of your credit report to check for any other fraudulent activity.
- ✓ All fraudulent accounts **MUST BE DISPUTED** by the victim or the financial institutions will continue to hold them financially responsible for the debt.
- ✓ Get a **seven year credit freeze with each credit bureau**. In Ohio, a credit freeze is FREE for crime victims with their police report number. Non-victims can get a credit freeze for \$5.00 per credit bureau.
- ✓ Be sure to ask them to explain how their credit freeze works, essentially you need to pre-authorize each credit bureau to release your information as needed.
- ✓ It is **NOT** necessary to pay for a credit monitoring services.
- ✓ Following the advice of getting a credit freeze will lock you down for about 90% of ID Fraud. There are non-reporting financial businesses that do not check a person's credit history, Payday loan, cash advance businesses, and buy-here pay-here car lots.
- ✓ These types of accounts would notify you after a loan in your name is delinquent for more than 60 days. You would receive a collection notice and you would simply contact that business and dispute the loan as fraudulent. You would then provide the original police report number and the date the credit freeze was placed on your information.