



Essex Police Department Identity Theft Victim's Packet

Information and Instructions

This packet should be completed once you have contacted the Essex Police Department and obtained a police report number related to your identity theft case. ***Important** – You must either be a resident of Essex or Essex Junction Vermont or be able to show that the fraud/theft occurred in Essex or Essex Junction Vermont to file a report with the Essex Police Department. To obtain a police report number, call the Essex Police Department at 802-878-8331. Please keep track of your report number, as creditors, financial institutions and credit reporting agencies will ask for it.

**My Essex Police Department report number is:
#_ _ ES_ _ _ _ _**

This packet is for you to keep and contains information to assist you in the correction of your credit and to help ensure that you are not responsible for the debts incurred by the identity thief. In addition, this packet includes information that will allow you to obtain financial records related to the fraudulent accounts and provide those records to law enforcement, without which we cannot conduct, an investigation for prosecution. We recognize that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution; therefore, we request that you only submit this packet to Essex Police Department if you desire prosecution. ***It is important to understand that in the event that a suspect is identified and arrested and the case proceeds to court, you as the victim would mostly likely be required to appear and testify in court.***

You will need to complete the Dispute Letters and provide us with necessary documentation before we can begin investigating your case for prosecution. Examples of the document evidence we need are on the last page of this packet. Without evidence, we cannot begin the investigation. Please write your report number on copies of evidence you send us. In identity theft cases it is difficult to identify the suspect(s) as they often use inaccurate information such as addresses and phone numbers. Frequently the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or internet. *** It is important to note that even if the suspect cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit. Furthermore, when you report your identity crime to the Essex Police Department, all of the relevant information from your case is entered into our database which will allow us to cross-reference your report with potential suspects who are involved in or arrested on other cases.***

NOTE:

- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see the section for contacting the Social Security Administration under Additional Useful Information. Do not contact the employer directly as they may warn the suspect employee. It may not be necessary to complete this packet.
- If your name and/or information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

Helpful Hints:

- *Remember that each creditor has different policies and procedures for correcting fraudulent accounts.*
- *Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.*
- *Write down all dates, times and the names of individuals you speak to regarding the identity theft and correction of your credit.*

Step 1: Contact your bank and other credit card issuers.

If the theft involved **existing bank accounts** (checking or savings accounts as well as credit or debit card) you should do the following:

- Close the account that was used fraudulently or put stop payments on all outstanding checks that might have been written without your knowledge.
- Close all credit card accounts that were used fraudulently.
- Close any account accessible by debit card if it has been accessed fraudulently.
- Open up new accounts protected with a secret password or personal identification number (PIN)

If the identity theft involved the creation of **new bank accounts**, you should do the following:

- Call the involved financial institution and notify them of the identity theft.
- They will likely require additional notification in writing. (see step 4)

Step 2: Contact all three (3) major credit reporting bureaus.

First request the credit bureaus place a "Fraud Alert" on your file. A fraud alert will put a notice on your credit report that you have been the victim of identity theft. Merchants and financial institutions **may** opt to contact you directly before any new credit is taken out in your name. ***Some states allow for a Security Freeze in which a PIN can be designated on your credit file and subsequently the PIN must then be given in order for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.***

www.scamsafe.com – provides useful information related to identity theft and indicates which states participate in the Security Freeze program.

www.annualcreditreport.com – provides one free credit report, per credit bureau agency, per year, with subsequent credit reports available at a nominal fee.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud:

Equifax
Consumer Fraud Division
800-525-6285
P.O. Box 740256
Atlanta, GA 30374

TransUnion
Fraud Victim Assistance Dept
800-680-7289
P.O. Box 6790
Fullerton, CA 92834

Experian
Nat. Consumer Assist
888-397-3742
P.O. Box 9530
Allen, TX 75013

Step 3: File a report with the Federal Trade Commission.

You can go on-line to file an identity theft complaint with the FTC www.ftc.gov/idtheft or by calling **1-877-IDTHEFT**.

Step 4: Contact creditors involved in the Identity Theft by phone and in writing.

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect or suspects. Some examples include banks, mortgage companies, utility companies, telephone companies, cell phone companies, etc. Provide the creditors with the completed Identity Theft Affidavit (some may require that you use their own affidavit), Letter of Dispute, and a copy of the Fair and Accurate Credit Transactions Act (FACTA).

FTC Identity Theft Affidavit A copy of the FTC Identity Theft Affidavit can be found at the end of this packet. This is the same affidavit that the FTC makes available to victims of identity theft. The affidavit requests information regarding you as the victim, how the fraud occurred, law enforcement's actions, documentation checklist and a Fraudulent Account Statement form. NOTE. Some creditors, financial institutions, or collection agencies have their own affidavit that you may have to complete.

Letters of Dispute Sample copies of the Letters of Dispute can also be found at the end of this packet. **This letter needs to be completed for every creditor involved in the identity theft.** The letter of dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference FACTA and make a request for copies of any and all records related to the fraudulent accounts be provided to you and made available to the Essex Police Department.

FACTA Law A portion of the FACTA Law can also be found at the end of this packet. As previously discussed in this packet, FACTA allows for you to obtain copies of any and all records related to the fraudulent accounts. You are then permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts; thereby allowing us to bypass the sometimes-difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Essex Police Department. We have found it useful to provide a copy of the FACTA Law with the submission of the Identity Theft Affidavit and Letter of Dispute to the individual creditors.

Step 5: Submit the Identity Theft Affidavit AND copies of all information and records obtained from the creditors with regard to the fraudulent accounts to:

**Essex Police Department
81 Main Street
Essex Jct., VT 05452**

To avoid confusion and to ensure that all items are forwarded to the assigned officer, we request that you submit everything at once and if possible do not send items separately. Be sure to write your police report number on all items submitted. The types of evidence needed are listed on the next page. The information can be hand delivered or mailed. **Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution. Therefore, we request that you only submit this packet to the Essex Police Department if you desire prosecution and would be willing and available to appear and testify in court should a suspect be identified and arrested.**

Additional Useful Information -

Other entities you may want to report your identity theft to:

- ✓ **Post Office** – If you suspect that your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. You can obtain the address and telephone number of the postal inspector for your area at United States Postal Service website: <http://www.usps.com/ncsc/locators/findis.html> or by calling 800-275-8777.

- ✓ **Social Security Administration** – If you suspect that someone is using your social security number to obtain employment, contact the Social Security Administration's fraud hotline at 1-800-269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) to check the accuracy of your work history on file with the Social Security Administration. You can obtain a PEBES application at your local Social Security office or at <http://www.ssa.gov/online/ssa-7004.pdf>.

- ✓ **If you are contacted by a collection agency** - about a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a copy of your police report, ID Theft Affidavit, Letter of Dispute and a copy of the FACTA Law.

Documentation for Prosecution

The victim should obtain the following evidence by using the sample dispute letters to dispute charges and requesting all documentation related to the account(s). Without this evidence, we will not be able to begin an investigation.

- **If your existing accounts are being accessed, please obtain the following types of documents:**
 - Bank statements or bills showing where the transactions occurred
 - Please highlight or circle the fraudulent transactions
 - Please attempt to obtain a physical address for the transactions from your bank.
 - Bills from companies showing merchandise ordered
 - Where items were delivered
 - What phone numbers were associated with the order
 - Any information from the creditor that shows how or where the account was used
 - The name and phone number of any representatives from the businesses you deal with

- **If new accounts have been opened in your name please obtain the following:**
 - Copies of applications for credit
 - Bank statements that you may have received for accounts that are not yours
 - Credit reports showing the accounts that are not yours
 - Highlight or circle all accounts that are not yours
 - Bills from utilities companies for accounts you did not open
 - Letters or documentation from creditors or utilities companies that contain
 - How the account was opened. (in person, over the phone, on internet)
 - Where the account was opened if done in person
 - Where the account is being used (locations of transactions)
 - Address where any cards, bills, merchandise or correspondence was mailed.
 - Any phone numbers associated with the fraudulent account
 - The name or employee number and phone number of any representatives from the businesses you deal with.

- **If someone is working using your personal information we will need:**
 - Copies of Department of Economic Security or Social Security Administration report showing your information being used for employment in _____.
 - If only your Social Security Number is being used for employment, please provide a **stamped** social security number verification letter from the Social Security Administration that verifies the social security number in question is assigned to you.

Please be sure the entire account number is listed on the evidence you submit. If only a partial account number is listed, please write the entire number on the copy you send to us. Contact phone numbers for the organization(s) where the fraudulent account(s) or charges are, is also very helpful to us

Name _____ Phone Number _____

ID Theft Affidavit

Victim Information

1. My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)
2. (If different from above) When the events described in this affidavit took place, I was known as _____
(First) (Middle) (Last) (Jr., Sr., III)
3. My date of birth is _____
(day/month/year)
4. My Social Security Number is _____
5. My driver's license or identification card state and number are _____
6. My current address is _____
City _____ State _____ Zip Code _____
7. I have lived at this address since _____
(month/year)
8. (If different from above) When the events described in this affidavit took place, my address was _____
City _____ State _____ Zip Code _____
9. I lived at the address in Item 8 from _____ until _____
(month/year) (month/year)
10. My daytime telephone number is (____) _____
My evening telephone number is (____) _____

How the Fraud Occurred

Check all that apply for items 11 – 17:

11. I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.
12. I did not receive any benefit, money, goods or services as a result of the events described in this report.

Name _____ Phone Number _____

13. My identification documents (for example, credit cards; birth certificates; driver's license; Social Security card; etc.) were:
 stolen lost on or about _____
(day/month/year)

14. To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, Social Security number, mother's maiden name, etc.) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization:

_____	_____
Name (if known)	Name (if known)
_____	_____
Address (if known)	Address (if known)
_____	_____
Phone number(s) (if known)	Phone number(s) (if known)
_____	_____
Additional information	Additional information

15. I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization

16. I do know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization

17. Additional comments: (For example, description of the fraud, which documents or information were used or how the identity they gained access to your information)
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

(Attach additional pages as necessary.)

Victim's Law Enforcement Actions

18. (check only one)

- I am willing to assist in the prosecution of the person(s) who committed this fraud.
- I am NOT willing to assist in the prosecution of the person(s) who committed this fraud.

19. (check only one)

- I am authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
- I am NOT authorizing the release of this information to law enforcement for the purposes of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

20. (check all that apply) I have have not reported the events described in this affidavit to the police or other law enforcement agency. The police did did not write a report. *In the event you have contacted the police or other law enforcement agency please complete the following information:*

(Agency #1)

(Officer/Agency personnel taking report)

(Date of Report)

(Report number, if any)

(Phone number)

(email address, if any)

(Agency #2)

(Officer/Agency personnel taking report)

(Date of Report)

(Report number, if any)

(Phone number)

(email address, if any)

Documentation Checklist

Please indicate the supporting documentation you are able to provide to the companies you plan notify. Attach copies (NOT originals) to the affidavit before sending it to the companies.

21.

- A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card, or your passport.) If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.

22.

- Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

Name _____ Phone Number _____

23.

A copy of the report filed with other police or sheriff's departments. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Signature

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. 1001 or other federal, state or local criminal statutes, and may result in imposition of a fine or imprisonment or both

(Signature)

(Date signed)

(Notary)

[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]

Witness:

(Signature)

(Printed name)

(Date)

(Telephone number)

Fraudulent Account Statement

Completing the Statement

- Make as many copies of this page as you need. Complete a separate page for each company you're notifying and only send it to that company. Include a copy of your signed affidavit.
- List only the account(s) you're disputing with the company receiving this form. See the example below.
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (NOT the original).

I declare (check all that applies):

As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name/Address <small>(the company that opened the account or provided the goods or services)</small>	Account Number	Type of unauthorized Credit/goods/services Provided by creditor <small>(If known)</small>	Date Issued or Opened <small>(if known)</small>	Amount/Value provided <small>(the amount charged or the cost of the goods/services)</small>
Example Example National Bank 22 Main Street Columbus, OH 22722	01234567-89	Auto Loan	01/05/2002	\$25,500.00

During the time of the accounts described above, I had the following account open with your company:

Billing name: _____

Billing address: _____

Account number: _____

Fair and Accurate Credit Transactions Act of 2003

PUBLIC LAW 108-159 DECEMBER 4, 2003

SEC. 151. SUMMARY OF RIGHTS OF IDENTITY THEFT VICTIMS.

(a) IN GENERAL-

(1) SUMMARY- Section 609 of the Fair Credit Reporting Act (15 U.S.C. 1681g) is amended by adding at the end the following:

(d) SUMMARY OF RIGHTS OF IDENTITY THEFT VICTIMS-

(1) IN GENERAL- The Commission, in consultation with the Federal banking agencies and the National Credit Union Administration, shall prepare a model summary of the rights of consumers under this title with respect to the procedures for remedying the effects of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor.

(2) SUMMARY OF RIGHTS AND CONTACT INFORMATION- Beginning 60 days after the date on which the model summary of rights is prescribed in final form by the Commission pursuant to paragraph (1), if any consumer contacts a consumer reporting agency and expresses a belief that the consumer is a victim of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor, the consumer reporting agency shall, in addition to any other action that the agency may take, provide the consumer with a summary of rights that contains all of the information required by the Commission under paragraph (1), and information on how to contact the Commission to obtain more detailed information.

(e) INFORMATION AVAILABLE TO VICTIMS-

(1) IN GENERAL- For the purpose of documenting fraudulent transactions resulting from identity theft, not later than 30 days after the date of receipt of a request from a victim in accordance with paragraph (3), and subject to verification of the identity of the victim and the claim of identity theft in accordance with paragraph (2), a business entity that has provided credit to, provided for consideration products, goods, or services to, accepted payment from, or otherwise entered into a commercial transaction for consideration with, a person who has allegedly made unauthorized use of the means of identification of the victim, shall provide a copy of application and business transaction records in the control of the business entity, whether maintained by the business entity or by another person on behalf of the business entity, evidencing any transaction alleged to be a result of identity theft to--

(A) the victim;

(B) any Federal, State, or local government law enforcement agency or officer specified by the victim in such a request; or

(C) any law enforcement agency investigating the identity theft and authorized by the victim to take receipt of records provided under this subsection.

(2) VERIFICATION OF IDENTITY AND CLAIM- Before a business entity provides any information under paragraph (1), unless the business entity, at its discretion, otherwise has a high degree of confidence that it knows the

Sample Dispute Letter

Date
Your Name
Your Address, City, State, Zip Code
Complaint Department

Name of Company
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be removed (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as a police report, Identity Theft Affidavit, payment records, court documents) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

In addition, pursuant to FACTA..as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be (mailed to me at the address listed below or faxed to the number listed below. **In addition, please make these records available to law enforcement upon their request.**

Sincerely,
Your name

Enclosures: (List what you are enclosing.)

Sample Dispute Letter For Existing Accounts

Date
Your Name
Your Address
Your City, State, Zip Code
Your Account Number

Name of Creditor
Billing Inquiries
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) on my account in the amount of \$_____. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited, as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as a police report or Identity Theft Affidavit) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

In addition, pursuant to.....as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be (mailed to me at the address listed below or faxed to the number listed below). **In addition, please make these records available to law enforcement upon their request.**

Sincerely,
Your name

Enclosures: (List what you are enclosing.)

VERMONT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 896



Fraud Complaints from Vermont Consumers = 718

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	79	11%
2	Prizes/Sweepstakes and Lotteries	75	10%
3	Internet Services and Computer Complaints	65	9%
4	Internet Auctions	56	8%
5	Foreign Money Offers	40	6%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (718).

Amount Paid Reported by Vermont Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
718	\$467,348	614	86%	\$761

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (614).



Identity Theft Complaints from Vermont Victims = 178

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	65	37%
2	Bank Fraud ²	25	14%
3	Phone or Utilities Fraud	23	13%
4	Government Documents or Benefits Fraud	9	5%
5	Loan Fraud	8	4%
6	Employment-Related Fraud	4	2%
	Other	58	33%
	Attempted Identity Theft	14	8%

¹Percentages are based on the 178 victims reporting from Vermont. Percentages add to more than 100 because approximately 20% of victims from Vermont reported experiencing more than one type of identity theft.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

Total Number of Fraud Complaints & Amount Paid Calendar Years 2004 through 2006

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2004	410,709	310,299	76%	\$568,702,566	\$1,833	\$262
2005	437,906	285,255	65%	\$683,484,366	\$2,396	\$349
2006	428,319	364,500	85%	\$1,187,305,506	\$3,257	\$500

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 310,299; CY-2005 = 285,255 ; and CY-2006 = 364,500. One hundred eighty-four consumers reported an amount paid of \$1 million or more during CY-2006; 42 and 49 consumers for CY-2004 and CY-2005, respectively.

²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Distribution of Fraud Complaints by Reported Amount Paid Calendar Years 2004 through 2006

Amount Paid	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	93,913	30%	91,028	32%	154,157	42%
\$1 - 25	21,529	7%	17,053	6%	15,133	4%
\$26 - 50	21,602	7%	17,635	6%	15,845	4%
\$51 - 75	13,539	4%	9,816	3%	9,128	3%
\$76 - 100	12,185	4%	9,453	3%	9,222	3%
\$101 - 250	37,811	12%	30,383	11%	28,633	8%
\$251 - 500	34,488	11%	27,443	10%	28,382	8%
\$501 - 1,000	25,232	8%	23,420	8%	29,591	8%
\$1,001 - 5,000	38,860	13%	45,109	16%	58,253	16%
More than \$5,000	11,140	4%	13,915	5%	16,156	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 310,299; CY-2005 = 285,255; and CY-2006 = 364,500.


FRAUD COMPLAINTS BY CONSUMER STATE
IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2006

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Utah	178.9	4,563
2	Nevada	169.2	4,222
3	Washington	163.4	10,451
4	Colorado	161.1	7,657
5	Alaska	161.0	1,079
6	Virginia	157.5	12,039
7	Hawaii	157.1	2,020
8	Maryland	154.1	8,653
9	Oregon	150.9	5,583
10	Arizona	149.6	9,222
11	New Hampshire	149.4	1,964
12	Florida	143.2	25,902
13	Idaho	137.2	2,012
14	Montana	136.5	1,289
15	Maine	135.5	1,791
16	California	134.6	49,070
17	Connecticut	134.0	4,695
18	Delaware	131.1	1,119
19	Pennsylvania	130.6	16,242
20	New Jersey	129.3	11,284
21	Wyoming	127.6	657
22	Georgia	127.5	11,941
23	Missouri	125.5	7,331
24	Indiana	124.5	7,863
25	Ohio	124.1	14,241
26	New Mexico	123.1	2,406
27	Wisconsin	121.0	6,724
28	North Carolina	116.3	10,300
29	Michigan	115.5	11,665
30	Vermont	115.1	718
31	Massachusetts	113.9	7,333
32	Tennessee	113.8	6,871
33	Minnesota	113.4	5,860
34	West Virginia	113.2	2,058
35	South Carolina	112.0	4,841
36	Nebraska	111.3	1,968
37	Kansas	111.0	3,068
38	New York	109.4	21,129
39	Illinois	108.4	13,908
40	Texas	108.2	25,425
41	Rhode Island	108.0	1,153
42	Kentucky	106.4	4,477
43	Oklahoma	103.7	3,711
44	Alabama	102.4	4,708
45	Louisiana	92.8	3,981
46	Iowa	89.4	2,666
47	Arkansas	86.4	2,428
48	North Dakota	85.6	544
49	Mississippi	79.6	2,318
50	South Dakota	79.0	618

Rank	Victim State	Complaints Per 100,000 Population	Complaints
1	Arizona	147.8	9,113
2	Nevada	120.0	2,994
3	California	113.5	41,396
4	Texas	110.6	26,006
5	Florida	98.3	17,780
6	Colorado	92.5	4,395
7	Georgia	86.3	8,084
8	New York	85.2	16,452
9	Washington	83.4	5,336
10	New Mexico	82.9	1,621
11	Maryland	82.9	4,656
12	Illinois	78.6	10,080
13	Oregon	76.1	2,815
14	New Jersey	73.3	6,394
15	Virginia	67.2	5,137
16	Michigan	67.2	6,784
17	Delaware	66.7	569
18	Connecticut	65.8	2,305
19	Pennsylvania	64.9	8,080
20	North Carolina	64.9	5,748
21	Missouri	64.2	3,753
22	Massachusetts	63.7	4,102
23	Oklahoma	63.0	2,254
24	Indiana	62.2	3,928
25	Utah	61.8	1,577
26	Tennessee	61.3	3,700
27	Alabama	60.3	2,774
28	Ohio	59.9	6,878
29	Kansas	58.8	1,626
30	Rhode Island	57.6	615
31	Alaska	57.3	384
32	South Carolina	55.7	2,408
33	Minnesota	55.6	2,872
34	Arkansas	54.7	1,537
35	Louisiana	52.6	2,256
36	Mississippi	51.3	1,494
37	Nebraska	49.1	868
38	Idaho	49.0	718
39	Hawaii	47.8	615
40	New Hampshire	46.1	606
41	Montana	45.9	434
42	Wisconsin	45.6	2,536
43	Wyoming	42.3	218
44	Kentucky	42.0	1,766
45	Maine	39.7	525
46	West Virginia	39.3	715
47	Iowa	34.9	1,041
48	South Dakota	30.2	236
49	North Dakota	29.7	189
50	Vermont	28.5	178

Note: Per 100,000 unit of population estimates are based on the 2006 U.S. Census population estimates (Table NST-EST2006-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2006). Numbers for the District of Columbia are: Fraud = 1,139 complaints and 195.9 complaints per 100,000 population; Identity Theft = 765 victims and 131.5 victims per 100,000 population.



How Victims' Information is Misused¹

Calendar Years 2004 through 2006

Credit Card Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
New Accounts	16.6%	15.6%	15.2%
Existing Account	11.9%	11.4%	10.7%
Unspecified	0.1%	0.2%	0.2%
Total	28%	26%	25%

Phone or Utilities Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Wireless - New Accounts	10.0%	9.0%	7.2%
Utilities - New Accounts	4.3%	5.2%	5.8%
Telephone - New Accounts	6.0%	5.5%	4.4%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.7%
Unspecified	0.3%	0.4%	0.5%
Total	19%	18%	16%

Bank Fraud²

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Electronic Fund Transfer	6.6%	7.9%	8.0%
Existing Accounts	8.5%	7.5%	5.8%
New Accounts	3.6%	3.3%	3.1%
Unspecified	0.1%	0.1%	0.1%
Total	18%	18%	16%

Employment-Related Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Employment-Related Fraud	13%	12%	14%

Loan Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Business / Personal / Student Loan	2.6%	2.6%	2.5%
Auto Loan / Lease	1.9%	1.8%	1.7%
Real Estate Loan	1.2%	1.2%	1.3%
Unspecified	0.2%	0.2%	0.2%
Total	5%	5%	5%

Other Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Uncertain ³	—	—	12.0%
Miscellaneous ³	—	—	4.6%
Internet / Email	1.8%	2.0%	2.2%
Evading the Law	2.4%	2.2%	2.1%
Medical	1.8%	1.9%	1.9%
Apartment or House Rented	0.9%	0.9%	0.9%
Insurance	0.4%	0.4%	0.4%
Property Rental Fraud	0.3%	0.3%	0.3%
Securities / Other Investments	0.1%	0.2%	0.2%
Child Support	0.3%	0.2%	0.2%
Bankruptcy	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Other ³	14.4%	17.5%	—
Total	22%	25%	24%

Attempted Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Attempted Identity Theft	6%	6%	6%

Government Documents or Benefits Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Fraudulent Tax Return Filed	3.9%	4.8%	6.2%
Driver's License Issued / Forged	2.3%	1.8%	1.4%
Government Benefits Applied For / Received	1.4%	1.5%	1.3%
Other Government Documents Issued / Forged ⁴	0.7%	0.6%	0.9%
Social Security Card Issued / Forged ⁴	0.5%	0.2%	—
Unspecified	<0.1%	<0.1%	<0.1%
Total	8%	9%	10%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2004 = 246,882; CY-2005 = 255,613; and CY-2006 = 246,035. Note that 18% of identity theft complaints include more than one type of identity theft in CY-2006, 20% in each year for CY-2004 and CY-2005.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

³Theft subtype "Other" was replaced by theft subtypes "Miscellaneous" and "Uncertain" in CY-2006.

⁴Theft subtype "Social Security Card Issued/Forged" was combined with theft subtype "Other Government Documents Issued/Forged" in CY-2006.