

As a victim of Identity Theft, you may not know the location of the offender or where the offense occurred. North Carolina law allows you to file a police report with your local police department based upon your home address as a victim.

North Carolina General Statutes include the following definitions:

14-113.20 Identity Theft

A person who knowingly obtains, possesses, or uses identifying information of another person, living or dead, with the intent to fraudulently represent that the person is the other person for the purposes of making financial or credit transactions in the other person's name, to obtain anything of value, benefit, or advantage, or for the purpose of avoiding legal consequences is guilty of a felony.

14-113.21 Venue of offenses

In any criminal proceeding brought under NCGS 14-113.20, the crime is considered to be committed in the county where the victim resides, where the perpetrator resides, where any part of the identity theft took place, or in any other county instrumental to the completion of the offense, regardless of whether the defendant was ever actually present in that county.

You've contacted law enforcement, now what?

If you do not know the person who used your identity the investigation can be very difficult. Anyone, anywhere, that you have possibly never met could be the offender. You can take steps to reclaim your good name and restore your credit. Visit the Federal Trade Commission website, IdentityTheft.gov for more information and a personalized recovery plan that walks you through each step.

Taking Action

- Keep Records—maintain good notes; Dates, Contact names, addresses, telephone numbers. Request written confirmation of actions taken on your case.
- Report the fraud to companies, financial institutions, medical providers, etc. involved. Law enforcement can not do this for you.
- Contact the three national credit bureaus to verify your credit reports and place a credit freeze or fraud alert.
- Track Time & Money spent—in case an arrest is made and restitution is possible.
- Keep your Originals—when you send documents, such as to the police, make a copy and maintain the original yourself. If you mail any documentation, send it by certified mail and return receipt requested.
- Close any bogus accounts.

Additional Contacts

Federal Trade Commission
www.IdentityTheft.gov
ID Theft Hotline: 1-877-438-4338

Internal Revenue Service
www.irs.gov/identity-theft-central
IRS Identity Protection Specialized Unit
1-800-908-4490

Social Security Administration
www.ssa.gov/fraud
1-800-772-1213

NC Division of Employment Security
1-888-737-0259

NC Attorney General's Office
www.ncdoj.gov
1-919-716-6400

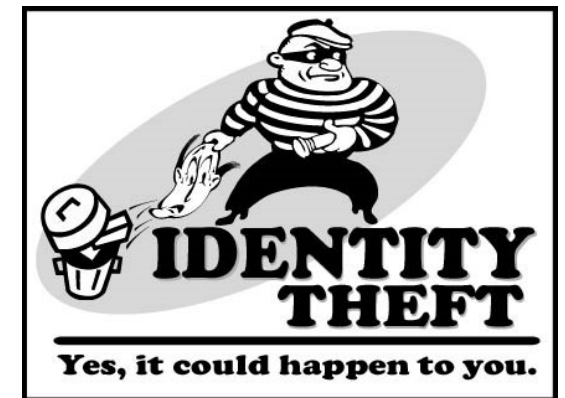
Nationwide Credit Bureaus
www.equifax.com
1-800-525-6285
www.experian.com
1-888-397-3742
www.transunion.com
1-800-680-7289

Free Annual Credit Report
You can get one free credit report each year from each of the three credit bureaus
www.annualcreditreport.com
or 1-877-322-8228

Identity Theft Resource Center
www.idtheftcenter.org
1-888-400-5530

IDENTITY THEFT:

Financial Income Tax Unemployment And Medical Victim Resource Guide



**Identity theft happens
when a criminal steals
someone's personal
information.**



Gaston County Police Department
420 W Franklin Blvd. Gastonia, NC 28052
704-866-3320

What is Financial Identity Theft?

The most common form of identity theft; occurs when someone uses another person's information for financial gain. They may use your bank account or credit card numbers to steal money or make purchases, or use your Social Security number to open a new credit card.

What can you do:

- Check your bills, accounts, and statements regularly and carefully. If you see a charge you don't recognize, contact your bank or credit card company.
- In the case of new accounts created in your name, you may not receive a bill or statement. According to [IdentityTheft.gov](https://www.identitytheft.gov), placing a credit freeze on your credit reports with each of the three national credit bureaus may help prevent access to open new accounts. It is free and in effect until you remove it. It will require you to take a few extra steps the next time you apply for credit.
- Check your credit reports from each of the three national credit bureaus for any accounts you don't recognize.
- You might also consider a credit monitoring service that will notify you of key changes to your credit reports.

What is Income Tax Identity Theft?

Tax identity theft occurs when someone uses your personal information, such as your Social Security number, without your permission to file a fraudulent tax return or to commit some other crime.

Know the Signs of Identity Theft

- You get a letter from the IRS inquiring about a suspicious tax return that you did not file.
- You can't e-file your tax return because of a duplicate Social Security number.
- You get a tax transcript in the mail that you did not request.
- You get an IRS notice that an online account has been accessed or disabled when you took no action.
- You get an IRS notice that you owe additional tax or refund offset, or that you had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages or other income from an employer you didn't work for.
- You've been assigned an Employer Identification Number but you did not request an EIN.

What is Unemployment Identity Theft?

There has been a surge in fraudulent unemployment claims filed. Criminals are using stolen identities to fraudulently collect benefits.

You may be a victim of unemployment identity theft if you received:

- Mail from a government agency about an unemployment claim or payment and you did not recently file for unemployment benefits. This includes unexpected payments or debit cards and could be from any state.
- An IRS Form 1099-G reflecting unemployment benefits you weren't expecting. Box 1 on this form may show unemployment benefits you did not receive or an amount that exceeds your records for the unemployment benefits you did receive. The form may be from a state in which you did not file for benefits.
- While you are still employed, a notice from your employer indicating that your employer received a request for information about an unemployment claim in your name.

What is Medical Identity Theft?

Medical identity theft occurs when someone uses your personal information to receive medical care in your name. This includes visiting a doctor, getting medication, or filing a health insurance claim.

What you can do:

- Review any Explanation of Benefits (EOB) statements you receive from your health insurance for any mistakes or unfamiliar charges. If you see any, report them to your insurance company.
- Check with your doctor to ensure your medical records are accurate.
- If you start getting bills for medical services you didn't receive, call the provider and dispute them.