

Fraud Information Sheet

FRAUD – Many types of fraud complaints, such as Internet based fraud, are not limited by jurisdictional boundaries. For this reason, it is beneficial to offer centralized complaint centers so that all related complaints may be connected and referred to the appropriate agency. It is also important for deconfliction, to avoid multiple investigations, targeting the same criminal enterprise.

Internet Fraud

All federal internet crime complaints are centralized through the Internet Crime Complaint Center (IC3). These complaints are then referred to the appropriate local, state, federal, or international agency for investigation. Refer callers to the following website:

www.ic3.gov

Identity Theft

The Federal Trade Commission (FTC) offers a centralized complaint center for identity theft complaints. Refer callers to the following website for a step-by-step process for complainants to follow when they ask, “What are the steps I should take if I’m a victim of identity theft?” The step-by-step process is listed beneath the website below:

www.consumer.gov/idtheft

(1) Place a fraud alert on you credit reports and review your credit reports. The three major credit reporting agencies have launched a joint fraud alert system, eliminating the need for victims to contact all three agencies. A fraud alert placed with one credit reporting agency will now be shared with the other credit bureaus. See below:

(a) Experian – www.experian.com 1-888-397-3742

(b) Equifax – www.equifax.com 1-800-525-6285

(c) Trans Union – www.tuc.com - 1-800-680-7289

(2) Close the accounts that you know, or believe have been tampered with or opened fraudulently.

(3) File a complaint with the Federal Trade commission. The FDC’s telephone number is 1-877-438-4338 (ID-THEFT) or complainants can access the FTC website cited above , www.consumer.gov/idtheft.

A sample identity theft affidavit for consumers is available on the FTC website. This affidavit will help victims report fraudulent activity.

www.ftc.gov/bcp/online/pubs/credit/affidavit

The FTC may direct the complainant to the Illinois Attorney General's Office to report the fraud. The Illinois Attorney General's Consumer Fraud Hotline is as follows:

www.attorney_general@atg.state.il.us

1-800-243-0618

Social Security Number Compromised

The Social Security Administration also offers a fraud hotline if a social security number has been compromised. That number is 1-800-269-0271.

Telemarketing Fraud

The FTC enters all telemarketing, identity theft, and other fraud complaints into "Consumer Sentinel" a secure database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad. The FTC accepts telemarketing complaints online (www.ftc.gov) and through a telephone hotline 1-877-382-4357.

National Do Not Call Registry

The National Do Not Call registry is free and easy to use. Anyone who wants to reduce the number of telemarketing calls received at home may register online or over the telephone. If registering by telephone, make the call from the telephone line you want registered. The registration is active for a period of five years.

www.donotcall.gov

1-888-382-1222

Opt Out of Pre-Approved Credit Offers

The credit bureaus offer a toll free number that enables consumers to opt out of pre-approved credit offers for a period of two years. A reduction in the amount of unsolicited mail from credit companies may reduce the risk of identity theft.

Lottery/Sweepstakes Scams

This scam involves the victim receiving notification, either by telephone, mail, or internet, that the victim has won a large sum of money, typically from Canada, although they may originate elsewhere. Canadian based fraud complaints may be made by calling 1-888-495-8501.

Nigerian Letters/Emails

Individuals and businesses continue to receive letters from Nigeria through the mail, over fax machines and over email. These letters appear to come from a prominent individual or company with access to a substantial sum of money. The writer purports to need someone with a bank account outside Nigeria to facilitate recovery of this large sum of money. These Nigerian scam letters have been going around for years and there are now numerous versions which may appear to originate from outside Nigeria. Do not provide bank account information, or other personal information based upon these letters.

Internet Auction Fraud

This scam involves a "buyer" expressing an interest in purchasing something, typically over the internet. The buyer will then send a check to the victim in an amount above the purchase price. The buyer will then send a check to the victim in an amount above the purchase price. The buyer explains why the check is higher than the purchase price and asks the victim to send the balance back to the buyer, usually allowing the victim to keep a percentage of the overpayment. The victim, believing the certified check is good, then forwards the excess money back to the buyer (Typically overseas). The check sent by the buyer is counterfeit and the buyer has no interest in purchasing anything. Sellers should be cautious of a buyer who wants to send a check for an amount above the purchase price. Sellers should be cautious of sending merchandise or money back to the buyer, without first ensuring that the buyers form of payment is legitimate.

