



Akron Police – Financial Crime Unit Information for Identity Fraud Victims



IMPORTANT UNEMPLOYMENT FRAUD UPDATE:

Fraudulent Unemployment Claims via the Ohio Department of Jobs and Family Services (ODJFS). The ODJFS recently provided a portal to dispute individual and business unemployment fraud. The website is: unemploymenthelp.ohio.gov/identitytheft

All unemployment fraud MUST BE DISPUTED by the victim. Save all correspondence from ODJFS for your records. Information related to tax issues regarding fraudulent ODJFS claims are at this portal under the tab “ID Theft: What to do – Individuals” OR for businesses “ID Theft: What to do Employers”

The following information is provided to all ID Fraud victims who have had their SSN or other identifiers compromised. It is better to freeze your ID rather than leave it open for more fraud in the future. You **DO NOT HAVE TO BE A VICTIM** to protect your identity. Anyone can take the following steps to check your credit and then **FREEZE** your credit.

Obtain the Akron Police report number.

Obtain a free copy of the official police report via the Akron Police website (www.akroncops.org). Click on the “Report Look up” link and follow the instructions.

Visit the FTC (Federal Trade Commission) website www.identitytheft.gov to file an FTC report and as a thorough resource and explanation of ID Fraud.

There are four main Credit Bureaus:

Experian	www.experian.com	(888)397-3742
Equifax	www.equifax.com	(888)766-0008
Transunion	www.transunion.com	(800)680-7289
Innovis	www.innovis.com	(800)540-2505

Get a copy of your credit report to check for any other fraudulent activity. Each bureau offers one free credit report each year.

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 Credit Freeze with each credit bureau. As of September 21st 2018 Credit Freezes are **FREE** to all Americans.

What is a Credit Freeze? Essentially you are locking down your credit history with each bureau. To obtain any new credit (credit cards, loans, etc.) you will need to pre-authorize the release of your information to the specific company you are attempting to get credit.

Obtain a Credit Freeze with National Consumer Telecom & Utilities Exchange (NCTUE). Their website is www.nctue.com/consumers This Company provides credit history information to utility companies, cell phone companies and other similar entities.

It is **NOT** necessary to pay for credit monitoring services once the credit freeze is in place.

Following the advice of getting a credit freeze will lock you down for about 90% of ID Fraud. There are no-reporting financial businesses that do not check a person's credit history; Payday loan and cash advance businesses, buy-here / pay-here car lots are some examples.

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.

Victims who have had bank accounts (checking or savings) opened fraudulently in their name or are concerned about this happening can lock their identity similar to a credit freeze via the company Chexsystems. Their website www.chexsystems.com or phone number 800-428-9623.



Akron Police: Business Fraud Links



This is the Akron Police Department Financial Crimes Unit. Please contact the following links to protect your company from fraud. Should you have any problems in the future, please contact us as needed. Here are the following steps to consider:

Step 1

Report Request from **APD Records Room**. Email the request for a copy of your report to:
APDRecordsRoom@akronohio.gov

Step 2

Positive Pay is an option to consider for your business checking accounts. Ask your bank about *POSITIVE PAY*

You can reach them here: [Treasury Software: Software to create ACH files, Positive Pay files and reconcile your bank accounts](#). THEY OFFER A FREE TRIAL DOWNLOAD: [Positive Pay File Software \(treasurysoftware.com\)](#)

Step 3

Contact **DUNN & BRADSTREET** at : [Business Identity Theft - Dun & Bradstreet \(dnb.com\)](#)

Check the Business Credit for a D-U-N-S Number: [What is a D-U-N-S Number? \(dnb.com\)](#)

Step 4

Contact **IC3.gov**. Go TO: [Internet Crime Complaint Center\(IC3\) | Home Page](#) after talking with your bank Fill out the form to file a complaint.

NOTE: All Fraudulent accounts MUST BE DISPUTED by the business at the financial institution, or the financial institution will continue to hold you (the victim) responsible for the debt. EVEN FOR YOUR BUSINESS ACCOUNTS

Akron Police Department

Financial Crimes Unit (800 am - 400 pm)

Email: tlooney@akronohio.gov

(330) 375-2600 Det. Looney or Det. Bassett