

## **Henderson County Public Library**

### **Fraudulent Accounts**

(revised August 15, 2013)

Every person over the age of 18 who wishes to apply for a library card at the Henderson County Public Library must provide a valid form of photo identification to have an account issued to him or her. The purpose of this is to provide positive confirmation of the identity of the person applying for the library account. However, HCPL acknowledges that there may be a time when someone may fraudulently obtain a library card in another person's name by presenting photo identification that they have obtained by stealing that person's identity.

Patrons may become aware of a fraudulent account in their name in one of two ways:

1. Patron is notified of unpaid charges for lost, overdue, or damaged items either by the library staff, an agent of the library, such as Unique Management collection agency, or by a negative statement on his or her credit report.
2. Patron attempts to apply for a library card and is informed by library staff that there is already an account on file for the patron. In addition to having the same name as the patron, the account will likely also contain patron's social security number, address, or other personal information.

At this point, make the Director or Assistant Director aware of the situation before proceeding.

Identity theft is a Class D Felony under KRS 514.160 and therefore any person who believes that he or she is a victim of identity theft may request to have the fraudulent account closed, any charges that may have been incurred on the fraudulent account forgiven, and a new account opened by following the procedure outlined below.

1. Obtain a copy of the Identity Theft Kentucky Victim Kit from the Kentucky State Attorney General

2. Completely fill out the ID Theft Affidavit found on pages 15-19 of the Identity Theft Kentucky Victim Kit and have notarized.
3. File a police report with the Henderson Police Department regarding the identity theft
4. Photocopy current driver's license or other valid photo identification
5. Provide copy of ID Theft Affidavit, police report, and photocopy of photo identification to the Library's Assistant Director.

The above procedure should be completed within 45 days of the person becoming aware of the suspected fraudulent account. It will be assumed by the Henderson County Public Library that patrons who do not complete the above procedure within 45 days are withdrawing their claim that the account was fraudulent and are accepting responsibility for the account and any charges that may have been incurred in his or her name.