



Identity Theft: Steps to Take if You are a Victim

We understand the stress, time and effort required as a result of having your identity stolen and used fraudulently. While there are many resources available to you, we have developed information and worksheets to help guide you through the processes and answer some frequently asked questions.

Whether you are suspicious that your personal information has been compromised, or if you have already confirmed that you are a victim of Identity Theft, the Federal Trade Commission (FTC) provides a website that is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft. On this site, consumers can learn how to avoid identity theft – and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place, visit:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html>

If you suspect misuse of your personal information to commit fraud, take action immediately. Keep a record of all conversations and correspondence when you take the following suggested steps:

1. Contact your bank(s) & credit card issuers immediately

It is critical the following actions be taken by your bank and credit card companies:

- Access to your accounts can be protected;
- Stop payments are placed on missing checks;
- Personal identification numbers (PINs) and online banking passwords changed; and
- New accounts are opened, if appropriate.

Be sure to indicate to the bank or card issuer that all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statements.

Contact one of the major check verification companies to request they notify retailers not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. Two of the check verification companies that accept reports of check fraud directly from consumers are: TeleCheck at (800) 710-9898 and Certegy (Fidelity Information Services) at (800) 437-5120.

2. File a police report

File a report with your local police department and/or the police in the community where the identity theft took place. Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that you're a victim of identity theft.

3. Contact one of the three major credit bureaus

Contact any one of the nationwide consumer reporting companies to request a copy of your credit report and place a fraud alert on your credit report:

- Review your credit reports to make sure additional fraudulent accounts have not been opened in your name or unauthorized changes made to your existing accounts. Check the section of your report that lists “inquires.” Request the “inquires” be removed from your report from companies that opened the fraudulent accounts. After a few months, order new copies of your reports to verify your corrections and changes to make sure no new fraudulent activity has occurred.
- Request a “fraud alert” for your file and a victim’s statement asking creditors to call you before opening additional accounts or changing existing ones. This can help prevent an identity thief from opening additional accounts in your name.

You only need to contact one of these credit bureaus. The company you call is required to contact the other two, which will place an alert on their versions of your report:

| | |
|-------------|--|
| Trans Union | (800) 680-7289 or www.transunion.com |
| Experian | (888) 397-3742 or www.experian.com |
| Equifax | (800) 525-6285 or www.Equifax.com |

You may also contact the FTC’s ID Theft Consumer Response Center toll free at (877) IDTHEFT (877-438-4338).

If one of the credit bureaus informs you it experienced a breach and as a result some of your personal information has been compromised, the company may offer free credit monitoring. **We highly recommend you consider accepting this offer**, as credit monitoring from a reputable company can help you quickly detect any misuse of your information.

4. Check your mailbox

Make sure no one has requested an unauthorized address change, title change, PIN change or ordered new cards or checks to be sent to another address. If a thief has stolen your mail to get credit cards, bank and credit card statements, pre-screened credit offers or tax information, or if an identity thief has falsified change of address forms, that’s a crime. Contact your local post office and police.

5. Maintain a written chronology of what happened

Maintain a written record of what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference number and instructions.

Please use the attached documentation to help you with your records and conversations.

Instructions for Completing the ID Theft Affidavit

To make certain you do not become responsible for any debts incurred by an identity thief, you must prove to each of the companies where accounts were opened in your name that you did not create the debt. The **ID Theft Affidavit** was developed by a group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) for this purpose.

- This affidavit is only for use where a new account was opened in your name.
- If someone made unauthorized charges to an existing account, call the company for instructions.
- While many companies accept this affidavit, others require that you submit more or different forms.
- Before you send the affidavit, contact each company to find out if they accept it. If they do not accept the ID Theft Affidavit, ask what information and/or documentation is required.
- You may not need the ID Theft Affidavit to absolve you of debt resulting from identity theft if you obtain an Identity Theft Report.

- We suggest you consider obtaining an Identity Theft Report where a new account was opened in your name. An Identity Theft Report can be used to:
 - a. Permanently block fraudulent information from appearing on your credit report;
 - b. Ensure that debts do not reappear on your credit reports;
 - c. Prevent a company from continuing to collect debts or selling the debt to others for collection; and
 - d. Obtain an extended fraud alert.

The ID Theft Affidavit may be required by a company in order for you to obtain applications or other transaction records related to the theft of your identity. These records may help you prove that you are a victim. For example, you may be able to show that the signature on an application is not yours. These documents also may contain information about the identity thief that is valuable to law enforcement.

This affidavit has two parts:

Part One: ID Theft Affidavit — Report general information about yourself and the theft.

Part Two: Fraudulent Account Statement — Describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

- When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents, for example, driver's license or police report.
- Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.
- Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation. Be as accurate and complete as possible. You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Print clearly.
- When you have finished completing the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide.
- Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response with the outcome of their investigation.
- Keep a copy of everything you submit.
- If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party.
- Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

If you haven't already done so, report the fraud to the following organizations:

1. Any one of the nationwide consumer reporting companies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report:

| | |
|-------------|--|
| Trans Union | (800) 680-7289 or www.transunion.com |
| Experian | (888) 397-3742 or www.experian.com |
| Equifax | (800) 525-6285 or www.Equifax.com |

In addition, once you have placed a fraud alert you're entitled to order one free credit report from each of the three consumer reporting companies, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. The security or fraud department of each company where you know or believe accounts have been tampered with or opened fraudulently. Close the accounts and follow up in writing including copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of you of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, or the last four digits of your Social Security number, your phone number, or a series of consecutive numbers.

3. Your local police or the police in the community where the identify theft took place. Provide a copy of your ID Theft Complaint filed with the FTC (see below) to be incorporated into the police report. Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the blue pages of your telephone directory for the phone number or check www.naag.org for a list of state Attorneys General.
4. The Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identify thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at <https://www.ftccomplaintassistant.gov>. If you don't have Internet access, call the FTC's Identify Theft Hotline, toll-free at 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identify Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580. When you file an ID Theft Complaint with the FTC online, you will be given the option to print a copy of your ID Theft Complaint. You should bring a copy of the printed ID Theft Complaint with you to the police to be incorporated into your police report. The ID Theft Complaint, in conjunction with the police report, can create an Identify Theft Report that will help you recover more quickly. The ID Theft Complaint provides the supporting details necessary for an Identity Theft Report, which go beyond the details of a typical police report.

IDENTITY THEFT AFFIDAVIT

Section I: Victim Information

| | | |
|--|---|---------|
| 1. My full legal name is: | | |
| First: | Middle: | Last: |
| 2. When the events described in this affidavit took place I was known as (if different than above): | | |
| First: | Middle: | Last: |
| 3. My Date of birth is: (day/month/year): | 4. My Social Security Number is: | |
| 5. My driver's license or state identification: | | |
| Issued in the State of: | | Number: |

| | |
|--|--|
| 6. My current address is: (Street, City, State, Zip Code) | 7. I have lived at this address since: (month/year) |
| 8. When the events described in this affidavit took place I was known as (if different than above): | 9. I lived at the address in Item 8: (month/year) |
| | From To |
| 10. Primary Contact Number – Daytime: | Primary Contact Number – Evening: |

Section II: Fraud Description

(Describe how the fraud occurred – check all that apply for items 11 – 17)

| | |
|---|--------------------------|
| 11. <input type="checkbox"/> 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. <input type="checkbox"/> I did not receive any benefit, money, goods or services as a result of the events described in this report. | |
| 13. <input type="checkbox"/> My identification documents (for example, credit cards; birth certificate, driver's license, social security cards, etc.) were <input type="checkbox"/> stolen <input type="checkbox"/> lost on or about (day/month/year): | |
| 14. <input type="checkbox"/> 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 obtain 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 (if known): | Phone Number (if known): |
| Additional information: | Additional information: |
| 15. <input type="checkbox"/> 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. <input type="checkbox"/> Additional comments. For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information (attach additional sheet if needed): | |

Section III: Victim's Law Enforcement Actions

17. Check one: I am or am not willing to assist in the prosecution of the person(s) who committed this fraud.
18. Check one: I am or am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
19. Check one: I have or 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:

| | |
|---------------------------------------|---------------------------------------|
| Agency #1: | Agency #2: |
| Date of Report: | Date of Report: |
| Phone Number: | Phone Number: |
| Officer/Agency contact taking report: | Officer/Agency contact taking report: |
| Report Number, if any: | Report Number, if any: |
| Email address, if any: | Email address, if any: |

Section IV: Documentation Checklist

- Indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (not originals) to the affidavit before sending to the companies.
20. A copy of a valid government issued photo identification card (for example, your driver's license, passport, etc.). If you are under 16 and do not have a government issued 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.
21. 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 or insurance bill.
22. A copy of the report you filed with the police or sheriff's department. If you are unable to obtain a report or report number, please indicate in Item 9. FYI: some companies only need a report number, not a copy of the report. You may want to check with each company in advance.

Section V: Signature

I certify that, to the best of my knowledge and belief, that 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, imprisonment or both.

Signature _____

Date Signed _____

Important: Check with each company, as creditors sometimes require notarization. If they do not, have one non-family member witness below.

Notary:

Notary Signature Date

Or, Witnessed By:

Signature Printed Name

Date Telephone Number

Do not send the affidavit to the FTC or any other Government Agency

FRAUDULENT ACCOUNT STATEMENT

Completing this Statement:

- Make as many copies of this page as you need.
- Complete a separate page for each company you are notifying and only send it to that company.
- Include a copy of your signed affidavit.
- List only the account(s) you are 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, 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 Credit/Good/Services <small>(if known)</small> | Date issued or opened <small>(if known)</small> | Amount/Value <small>(the amount charged or the cost of goods/services)</small> |
|--|-----------------------|--|---|--|
| Example: <i>Example National Bank 22 Main Street Seattle, WA</i> | <i>01234567-8</i> | <i>Auto loan</i> | <i>01-05-2008</i> | <i>\$25,800</i> |
| | | | | |
| | | | | |
| | | | | |

I declare, during the time of the fraudulent activity described above, I had the following legitimate account opened with your company.

Billing Name

Billing Address

Account Number

Do not send the statement to the FTC or any other Government Agency