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Your source for information on Credit Reports and Credit Scores, where you can also safely order your own 3 Bureau Credit Report online that includes your credit information from Equifax, Experian, and TransUnion. <http://www.creditreporting.com>

Identity Theft/Credit Fraud Kit

What is Identity Theft?

Identity Theft is when someone uses someone else's personal identifying information for illegal purposes. The illegal purpose often involves acquiring goods and services and/or obtaining credit in the victim's name. ID Theft can be as simple as illegally using another's credit card for fraudulent purchases, or it can be more complex where the Identity Thief uses another's personal information to apply for and obtain new credit, for example, for a new credit card or home loan. Unfortunately the illegal purpose may be committed over long periods of time before the victim even discovers the fraud.

What do Identity Thieves look for?

There are many sources of information that criminals use to steal your identity. Your purse or wallet usually includes your driver's license and credit cards. Your garbage may include discarded credit card bills, unsolicited applications for credit, cancelled checks, bank statements and other revealing mail, some of which may have reference to your social security number and other personal information. So it is obviously important that you safeguard all your personal information so that it does not fall into the hands of a criminal.

How to Guard Against Identity Theft and Credit Fraud

1. Review your credit reports semi-annually from all three national credit bureau systems to check your credit profile for discrepancies or unusual activity.
2. Reduce the amount of personal information you carry. Normally you should not carry your Social Security Card or birth certificate with you.
3. Limit the number of credit cards you carry.
4. Memorize your passwords or PIN numbers. Avoid the use of passwords such as birth dates, address, and phone numbers that may be easy to guess.
5. Keep a record of all your important credit and bank account information in case you need that information quickly.
6. Limit the use of your Social Security Number. Do not print this number on your checks or driver's license.
7. If you have lost credit cards or checks, or have had them stolen, contact the creditors and banks involved immediately to cancel the old account numbers and have them replaced with new accounts.

How to Restore Your Credit if You Are a Victim of Identity Theft or Credit Fraud

If you are a victim of identity theft or credit fraud there are some steps you can take to restore and protect your credit.

1. Request a copy of your credit report from all three national credit bureau systems (Equifax, Experian and Trans Union). Victims of credit fraud can obtain a free copy of their credit report directly from the 3 national credit bureaus. Their addresses and phone numbers are listed below.
2. Identify all the activity on your credit reports that you believe to be fraudulent. Look for aliases and addresses on your report that are unknown to you, or accounts you do not remember opening, and carefully check inquiries into your credit that you did not initiate.
3. Dispute inaccurate or fraudulent information on your credit report with the credit bureau reporting the information. Below is a sample dispute form.
4. Add protective “fraud” statements to your credit record at all three national credit reporting agencies - Equifax, Experian and Trans Union. Fraud statements on your credit report warn potential users of your credit report that you may be or have been a victim of identity fraud. The credit bureau addresses and phone numbers are below.
5. Contact your local law enforcement to file a police report on the fraudulent activity and request a case number.
6. Complete the ID Theft Affidavit developed by the Federal Trade Commission. This document can be used to help prove you are not responsible for debts created by the identity thief. A copy of the ID Theft Affidavit is below.
7. Contact the credit grantors/companies that issued the fraudulent credit. You may need to provide information to them including the police report, a copy of your driver’s license, and other documents that confirm the fraud including a copy of the ID Theft Affidavit.. Keep phone and letter documentation so you have a record of who you talked to, when, and what company. Make sure you request written letters from the credit grantors and credit reporting agencies that fraud has been verified.
8. To assist law enforcement in tracking ID Theft, consider filing an Identity Theft Complaint report online with the Federal Trade Commission - [Click Here](#).
9. If you suspect your SSN has been used, contact the Social Security Administration to protect your benefits. 1.800.269.0271
10. Don’t forget to change your bank account number if your checks have been stolen or you suspect that criminals have your account numbers.

Equifax
P.O. Box 740256
Atlanta, GA 30374
1.800.525.6285

Experian
P.O. Box 2002
Allen, TX 75013
1.888.397.3742

Trans Union
P.O. Box 6790
Fullerton, CA 92834
1.800.680.7289

Useful links for more Identity Theft information:

More Creditreporting.com topics and information on ID Theft, - [Click Here](#).

Federal Trade Commission's booklet "ID Theft – What to do when bad things happen to your name" – [Click Here](#).

Federal Trade Commission's ID Theft Affidavit – [Click Here](#).

Federal Trade Commission's ID Theft Complaint form – [Click Here](#).

**Sample Dispute Form (Request for Investigation of my Credit Report)
See pages 4 and 5 below to print a copy of form.**

ID Theft Affidavit – See pages 6 through 12 below to print copy of form.

Date: _____

Request For Investigation of my Credit Report

To: (check one box)

- Equifax Information Services Experian Trans Union Corporation
PO Box 740256 PO Box 2002 PO Box 34012
Atlanta, GA 30374 Allen, TX 75013 Fullerton, CA 92834

From:

Full Name: _____

Other name(s) used for credit: _____

Social Security Number: _____

Full Current Address: _____

Date of Birth: _____

Please investigate the following inaccurate item(s) in my credit report:

Company Name (Creditor): _____ Account #: _____ The reason I disagree with the information on the credit report: ____ This is not my account ____ I have never paid late ____ This account was discharged in my bankruptcy ____ This account is closed ____ I have paid this account in full ____ I paid this off before it went to collection ____ Other comments: _____	Company Name (Creditor): _____ Account #: _____ The reason I disagree with the information on the credit report: ____ This is not my account ____ I have never paid late ____ This account was discharged in my bankruptcy ____ This account is closed ____ I have paid this account in full ____ I paid this off before it went to collection ____ Other comments: _____
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Signature:

Check: ____ **if additional sheets are attached.**

Additional Comments: (write any additional comments to clarify or support your dispute.)

Enclosures: (List the items you have enclosed which support your dispute, e.g. copy of letter showing debt was paid, or copy of bankruptcy. And/or list items enclosed to support your identity and current address, e.g. copy of your driver's license or passport, or a copy of a credit card bill, bank statement or utility bill to prove your current address.)

Generally, to investigate your request, credit bureaus will contact the source of the disputed information, asking the source to verify the accuracy and completeness of the information they reported.

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Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for the debts incurred by the identity thief, you must provide proof that you didn't create the debt to each of the companies where accounts were opened or used in your name.

A working group composed of credit grantors, consumer advocates and the Federal Trade Commission (FTC) developed this ID Theft Affidavit to help you report information to many companies using just one standard form. Use of this affidavit is optional for companies. 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.

You can use this affidavit where a **new account** was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. (If someone made unauthorized charges to an **existing account**, call the company to find out what to do.)

This affidavit has two parts:

- **ID Theft Affidavit** is where you report general information about yourself and the theft.
- **Fraudulent Account Statement** is where you 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, drivers license, police report) you have. 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 of receiving it. Delaying 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. Please 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 to each affidavit a copy of the Fraudulent Account Statement with information only on accounts opened at the institution receiving 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 telling you the outcome of their investigation. **Keep a copy of everything you submit for your records.**

If you cannot 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.

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

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

1. Each of the three **national consumer reporting agencies**. Ask each agency to place a "fraud alert" on your credit report, and send you a copy of your credit file. When you have completed your affidavit packet, you may want to send them a copy to help them investigate the disputed accounts.

■ **Equifax Credit Information Services, Inc.**

(800) 525-6285/ TDD 1-800-255-0056 and ask the operator to call the Auto Disclosure Line at 1-800-685-1111 to obtain a copy of your report.
P.O. Box 740241, Atlanta, GA 30374-0241
www.equifax.com

■ **Experian information Solutions, Inc.**

(888) 397-3742/ TDD (800) 972-0322
P.O. Box 9530, Allen, TX 75013
www.experian.com

■ **TransUnion**

(800) 680-7289/ TDD (877) 553-7803
Fraud Victim Assistance Division
P.O. Box 6790, Fullerton, CA 92634-6790
www.transunion.com

2. The **fraud department at each creditor, bank, or utility/service** that provided the identity thief with unauthorized credit, goods or services. This would be a good time to find out if the company accepts this affidavit, and whether they require notarization or a copy of the police report.
3. Your local **police department**. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you can't get a copy, at least get the number of the report.
4. The FTC, which maintains the Identity Theft Data Clearinghouse – the federal government's centralized identity theft complaint database – and provides information to identity theft victims. You can visit **www.consumer.gov/idtheft** or call toll-free **1-877-ID-THEFT (1-877-438-4338)**.

The FTC collects complaints from identity theft victims and shares their information with law enforcement nationwide. This information also may be shared with other government agencies, consumer reporting agencies, and companies where the fraud was perpetrated to help resolve identity theft related problems.

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ID Theft Affidavit

Victim Information

(1) My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)

(2) (If different from above) When the events described in this affidavit took place, I was known as

(First) (Middle) (Last) (Jr., Sr., III)

(3) My date of birth is _____
(day/month/year)

(4) My Social Security number is _____

(5) My driver's license or identification card state and number are _____

(6) My current address is _____

City _____ State _____ Zip Code _____

(7) I have lived at this address since _____
(month/year)

(8) (If different from above) When the events described in this affidavit took place, my address was

City _____ State _____ Zip Code _____

(9) I lived at the address in Item 8 from _____ until _____
(month/year) (month/year)

(10) My daytime telephone number is (____) _____

My evening telephone number is (____) _____

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How the Fraud Occurred

Check all that apply for items 11 - 17:

- (11) 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) I did not receive any benefit, money, goods or services as a result of the events described in this report.
- (13) My identification documents (for example, credit cards; birth certificate; driver’s license; Social Security card; etc.) were stolen lost on or about _____
(day/month/year)
- (14) 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 get 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(s) (if known)	Phone number(s) (if known)
_____	_____
Additional information (if known)	Additional information (if known)

- (15) 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) 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 pages as necessary.)

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Victim's Law Enforcement Actions

- (17) (check one) I am am not willing to assist in the prosecution of the person(s) who committed this fraud.
- (18) (check one) I am 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 all that apply) I have 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)	_____ (Officer/Agency personnel taking report)
_____ (Date of report)	_____ (Report number, if any)
_____ (Phone number)	_____ (email address, if any)
_____ (Agency #2)	_____ (Officer/Agency personnel taking report)
_____ (Date of report)	_____ (Report number, if any)
_____ (Phone number)	_____ (email address, if any)

Documentation Checklist

Please 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 it to the companies.

- (20) A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card or your passport). If you are under 16 and don't have a 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 bill or a copy of an insurance bill).

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- (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 from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Signature

I declare under penalty of perjury that the information I have provided in this affidavit is true and correct to the best of my knowledge.

(signature)

(date signed)

Knowingly submitting false information on this form could subject you to criminal prosecution for perjury.

(Notary)

[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]

Witness:

(signature)

(printed name)

(date)

(telephone number)

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Fraudulent Account Statement

Completing this Statement

- Make as many copies of this page as you need. **Complete a separate page for each company you're notifying and only send it to that company.** Include a copy of your signed affidavit.
- List only the account(s) you're 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 (check all that apply):

- 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 <i>(the company that opened the account or provided the goods or services)</i>	Account Number	Type of unauthorized credit/goods/services provided by creditor <i>(if known)</i>	Date issued or opened <i>(if known)</i>	Amount/Value provided <i>(the amount charged or the cost of the goods/services)</i>
Example Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	auto loan	01/05/2002	\$25,500.00

- During the time of the accounts described above, I had the following account open with your company:

Billing name _____

Billing address _____

Account number _____

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