



# CITY OF BATTLE CREEK

## POLICE DEPARTMENT

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## IDENTITY THEFT VICTIM'S PACKET

### Information and Instructions

This packet is to be completed once you have contacted the Battle Creek Police Department and have been advised to complete the Identity Theft Victim Packet related to your identity theft case. Once the packet has been fully completed and returned to the Battle Creek Police Department, a detective will contact you and advise you of your complaint number. Please keep track of your complaint number as creditors, financial institutions and credit reporting agencies will ask you for it.

Your willingness to complete this document and return it to the Battle Creek Police Department will determine if further criminal investigation will continue.

This packet contains information to assist you in the correction of your credit and to help ensure that you are not held responsible for the debts incurred by the identity thief. In addition, this packet includes information that will allow you to obtain financial records related to the fraudulent accounts and provide those records to law enforcement, without which we cannot conduct an investigation for prosecution.

Completion of dispute letters that provide us with necessary documentation is required before we can begin investigation of your case for prosecution. In identity theft cases, it is difficult to identify the suspects as they often use inaccurate information such as addresses and phone numbers. Often, the cellphones that identity thieves use are non-traceable, prepaid phones, or opened with fraudulent information. Frequently, the investigator cannot find evidence to prove who actually used the victim's name and/or personal information over the phone or Internet.

**It is important to note that even if the suspect cannot be identified for prosecution, it will not affect your ability to correct the fraudulent accounts and remove them from your credit.**

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**STEP 1:           SUBMIT THE IDENTITY THEFT AFFIDAVIT AND COPIES OF ALL INFORMATION AND RECORDS OBTAINED FROM CREDITORS WITH REGARD TO THE FRAUDULENT ACCOUNT(S)**

Return the following completed pages of the Identity Theft Packet:

- **Identity Theft Victim Information sheet (pages 6-8)**
- **Identity Theft Victim's Complaint and Affidavit (pages 12-17)**
- **Banks statements with outlined transactions that shows account information and banking institution**

The information can be hand delivered or mailed:

Battle Creek Police Department  
34 N Division  
Battle Creek MI, 49014  
Attn: Detective Bureau Sergeant

To avoid confusion and to ensure that all items are forwarded to the assigned detective, we request that you submit everything at once and if possible to not send items separately.

Please remember that some victims are only interested in the correction of their credit and do not necessarily wish for prosecution. Therefore, we request that you only submit this packet to the Battle Creek Police Department if you desire prosecution and would be willing and available to appear and testify should a suspect be identified and arrested.

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**STEP 2:           CONTACT YOUR BANK AND OTHER CREDIT CARD HOLDERS**

If the theft involved existing bank accounts (checking or savings accounts, as well as credit or debit cards), you should do the following:

- Close the account that was fraudulently used or put stop payments on all outstanding checks that might have been written without your knowledge.
- Close all credit card accounts that were used fraudulently.
- Close any account accessible by debit card if it has been accessed fraudulently.

- Open up new accounts protected with a secret password or personal identification number (PIN).

If the identity theft involved the creation of new bank accounts, you should do the following:

- Call the involved financial institution and notify them of the identity theft.
- They will likely require additional notification in writing (See Step 5).

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### **STEP 3: CONTACT ALL THREE (3) MAJOR CREDIT REPORTING BUREAUS**

First, request the credit bureaus place a “Fraud Alert” on your file. A fraud alert will put a notice on your credit report that you have been the victim of identity theft. Merchants and financial institutions may opt to contact you directly before any new credit is taken out in your name.

Some states allow for a Security Freeze in which a PIN can be designated on your credit file and subsequently the PIN must then be given in order for credit to be extended. Ask the credit reporting bureaus if your state is participating in the Security Freeze Program.

The following is a list of the three (3) major credit reporting bureaus for victims to report fraud.

Equifax	TransUnion	Experian
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.experian.com">www.experian.com</a>
Consumer Fraud Division	Fraud Victim Assistance Dept	National Consumer Assistance
1.800.525.6285	1.800.680.7289	1.888.397.3742
Fraud Alert	Free annual credit report	
1.888.766.0008	1.877.322.8228	
Receive copy of credit report by phone: 1.800.685.1111	Dispute item on credit report	
	1.800.916.8800	

[www.annualcreditreport.com](http://www.annualcreditreport.com) – provides one free credit report, per credit bureau agency per year, with subsequent credit reports available at a nominal fee.

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### **STEP 4: FILE A REPORT WITH THE FEDERAL TRADE COMMISSION**

File an Identity Theft complaint with the FTC.

[www.identitytheft.gov](http://www.identitytheft.gov) or by calling 1.877.ID.THEFT (1.877.438.4338).

## **STEP 5: CONTACT CREDITORS INVOLVED IN THE IDENTITY THEFT BY PHONE AND IN WRITING**

This step involves contacting all the companies or institutions that provided credit or opened new accounts for the suspect(s). Some examples include banks, mortgage companies, utility companies, telephone companies, cellphone companies, etc. Provide the creditors with the completed Identity Theft Affidavit, Letter of Dispute, and a copy of the FACTA Law.

### FTC Identity Theft Affidavit

A copy of the FTC Identity Theft Affidavit can be found at the end of this packet. This is the same affidavit that the FTC makes available to victims of identity theft. The affidavit requests information regarding you, as the victim, how the fraud occurred, law enforcement's actions, documentation checklist and Fraudulent Account Statement. NOTE: Some creditors, financial institutions or collection agencies have their own affidavit forms that you may have to complete.

### Letter of Dispute

Sample copies of the Letter of Dispute can also be found at the end of this packet. This letter needs to be completed for every creditor involved in the identity theft. The Letter of Dispute should contain information related to the fraudulent account(s), your dispute of the account(s), and your request for the information to be corrected. In addition, the letter should reference FACTA and make a request for copies of any and all records related to the fraudulent account(s) be provided to you and made available to the Battle Creek Police Department.

### FACTA Law

A portion of the FACTA Law can also be found at the end of this packet. As previously discussed in this packet, FACTA allows for you to obtain copies of any and all records related to the fraudulent account(s). You are then permitted to provide law enforcement with copies of the records you received related to the fraudulent account(s); thereby allowing us to bypass the sometimes difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Battle Creek Police Department. We have found it useful to provide a copy of the FACTA Law with the submission of the Identity Theft Affidavit Letter of Dispute to the individual creditors.

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## **ADDITIONAL USEFUL INFORMATION**

Other entities you may want to report your identity theft to:

- United States Postal Inspection Service – Identity Theft involving the US Mail
  - [uspis.gov/report](https://uspis.gov/report) or 1.877.876.2455.
- Social Security Administration – Unauthorized use of SSN
  - SSA Office of the Inspector General – [oig.ssa.gov](https://oig.ssa.gov) or 1.800.269.0271

- Federal Trade Commission – [identitytheft.gov](https://www.identitytheft.gov) or 1.877.438.4338
- Department of Labor – False unemployment claims
  - DOL Office of Inspector General Hotline – [oig.dol.gov](https://oig.dol.gov) or 1.800.347.3756
- US Department of State – Lost or stolen passports
  - [travel.state.gov](https://travel.state.gov)
- Internet Crime Complaint Center – Combined site for FBI and white collar crime to report Internet crimes including frauds.
  - [www.ic3.gov](https://www.ic3.gov)
- If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please see the section for contacting the Social Security Administration. Do not contact the employer directly as they may warn the suspect employee. It may not be necessary to complete this packet.
- If your name and/or information are used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

#### Helpful Hints:

- Remember that each creditor has different policies and procedures for correction of fraudulent accounts.
- Do not provide originals and be sure to keep copies of everything you provide to the creditors or companies involved in the identity theft.
- Write down all dates, times, and the names of individuals you speak to regarding the identity theft and correction of your credit.

## IDENTITY THEFT VICTIM INFORMATION

Please complete this form and return it to the police agency investigating your case as soon as possible. Identity theft cases require the assistance of all victims involved, as accurate personal account information is only known by the victim. In many cases an investigation cannot begin until the investigator receives the information requested in this form. The information provided will be used to organize the investigative case, determine where evidence might be found, develop a theory of how the identity crime occurred, and determine what financial institutions should be contacted in the course of the investigation.

Today's Date	Date of Incident	Law Enforcement Incident Number	
First Name	Middle	Last	
Driver's License Number	Date of Birth	Social Security Number	
Home Street Address	City	State	Zip Code
Home Area Code and Telephone	Cell Phone	Pager	
E-Mail Address	Employer	Work Address	
Work Area Code and Telephone			
1. How did you become aware of the identity crime? Briefly describe within this section. Describe in detail within the attached timeline.			
2. On what date did you first become aware of the identity crime?			
3. When did the fraudulent activity begin?			
4. What is the full name, address, birth date, and other identifying information under which the fraudulent activity was made?			
5. Are you aware of any documents and/or identifying information that were stolen and/or compromised; i.e., credit cards, ATM cards, checks, driver's license, etc.?			
6. To assist law enforcement in pinpointing when and by whom your information was compromised, it is of value to retrace your actions in recent months with regard to your personal information. This information is not solicited to "blame the victim" for the crime, but to further the investigation toward who might have stolen your personal or financial identifiers. What circumstances and activities have occurred in the last six months may have led to the theft of personal information? Please include activities done by you and on your behalf by a member of your family or a friend.			
<input type="checkbox"/> I carried my Social Security Card in my wallet			
<input type="checkbox"/> I carried my bank account passwords, PINs, or codes in my wallet			
<input type="checkbox"/> I gave out my Social Security Number. If so, to whom?			
<input type="checkbox"/> My mail was stolen. Give approximate date.			
<input type="checkbox"/> I went away, and my mail was held at the post office or collected by someone else.			
<input type="checkbox"/> I traveled to another location outside my home area. Where did you go and when?			

<input type="checkbox"/> Mail was diverted from my home, either by a forwarding order or in a way unknown to me.
<input type="checkbox"/> I did not receive a bill as usual or a credit card bill failed to come in the mail. Which one?
<input type="checkbox"/> Documentation with my personal information was thrown in the trash without being shredded.
<input type="checkbox"/> Credit card bills, pre-approved credit card offers, or credit card "convenience" checks in my name were thrown away without being shredded.
<input type="checkbox"/> My garbage was stolen or gone through.
<input type="checkbox"/> My ATM receipts and/or credit card receipts were thrown away without being shredded.
<input type="checkbox"/> My password or PIN was given to someone else.
<input type="checkbox"/> My home was burglarized.
<input type="checkbox"/> My car was stolen or burglarized.
<input type="checkbox"/> My purse or wallet was stolen.
<input type="checkbox"/> My checkbook was stolen.
<input type="checkbox"/> I recently provided my personal information to a new source. Please list the source.
<input type="checkbox"/> My personal information was given to a telemarketer or a telephone solicitor. Please list.
<input type="checkbox"/> My personal information was given to a door-to-door salesperson or charity fundraiser. Please list.
<input type="checkbox"/> A charitable donation was made using my personal information. Please list.
<input type="checkbox"/> My personal information was given to enter a contest or claim a prize I had won. Please list.
<input type="checkbox"/> I recently opened a new bank account or a new credit card account. Please list.
<input type="checkbox"/> I re-financed my house or property. Please List.
<input type="checkbox"/> Online purchases were made using my credit card. Purchases were made through what company?
<input type="checkbox"/> My personal information was recently included in an e-mail.
<input type="checkbox"/> I released personal information to a friend or family member. What is the name of that person?
For any items checked above, please explain the circumstances of the situation in as much detail as possible.
7. How many purchases over the Internet (retailer or auction sites) have you made in the last six months?
8. What Internet sites have you bought from? Please list all.
9. In the last six months, whom has your Social Security number been given to? List all.
<p>19. Do your checks have your Social Security number or Driver License number imprinted on them?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please list retailer names where checks have been tendered.</p>
<p>11. Have you written your Social Security Number or Driver License Number on any checks in the last six months, or has a retailer written those numbers on a check?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please list instances and retailer names.</p>

<p>12. Do you own a business(es) that may be affected by the identity crime?  <input type="checkbox"/> Yes   <input type="checkbox"/> No  If yes, please list names of businesses.</p>
<p>13. Do you have any information on a suspect in this identity crime case?  <input type="checkbox"/> Yes   <input type="checkbox"/> No  How do you believe the theft occurred?</p>
<p>19. Please list all fraudulent accounts that were obtained by use of your name and/or personal identity information (If multiple accounts, please include on the time line.)</p>
<p>Type of account and account number – If a bank account, please list the account numbers for checking and savings, as well as any other accounts, such as brokerage, pension, etc.</p>
<p>Were there any fraudulent charges?   <input type="checkbox"/> Yes   <input type="checkbox"/> No</p>
<p>15. Please list all legitimate accounts in your name/personal identity information which have incurred fraudulent charges or activity.</p>
<p>16. Please list any documents fraudulently obtained in your name; i.e., driver license, Social Security cards, etc.</p>
<p>17. Have you contacted the following organizations and requested a Fraud Alert be placed on your account?  Check all that you have contacted about a Fraud Alert.  <input type="checkbox"/> Equifax – Date of contact?  <input type="checkbox"/> TransUnion – Date of contact?  <input type="checkbox"/> Experian – Date of contact?  <input type="checkbox"/> Secretary of State / Department of Motor Vehicles  <input type="checkbox"/> Social Security Administration  <input type="checkbox"/> Other – Please list.</p>
<p>18. Have you requested a credit report from each of the three credit bureaus? Check all from which you have requested a credit report.  <input type="checkbox"/> Equifax – If you have in your possession, please attach it to this document.  <input type="checkbox"/> TransUnion – If you have in your possession, please attach it to this document.  <input type="checkbox"/> Experian – If you have in your possession, please attach it to this document.</p>
<p>19. Have you contacted a financial institution, concerning either legitimate or fraudulently opened accounts?  <input type="checkbox"/> Yes   <input type="checkbox"/> No  If yes, please list.</p> <p>Please give the name of financial institution and phone number, and person with whom you spoke.</p>
<p>In the "Time Line" below, please list all fraudulent activity that you are aware of to date, with the locations and addresses where fraudulent applications or purchases were made, such as retailers, banks, etc. List in chronological order, if possible.</p> <p>For example, "On 9/18/02, I received a letter from MM Collections, stating that I had accumulated \$5,000 worth of charges on American Express Account 123456789. On 9/18/02, I called American Express and spoke with Jennifer Martin. She informed me that the account was opened on 5/12/02 by telephone. I did not open this account, even though it was in my name. The account address was 123 Main St. Anytown, NE. Ms. Martin said she would send me an Affidavit of Forgery to complete and return to her." Please include this information in the time line section.</p>
<p><b>TIME LINE</b></p>
<ul style="list-style-type: none"> <li>Please bring with you to the meeting with the Investigator: all account documents, letters, correspondence, phone records, credit reports, and other documents regarding this case.</li> </ul>
<ul style="list-style-type: none"> <li>Please make a copy of this completed form for your records.</li> </ul>
<ul style="list-style-type: none"> <li>Keep and maintain a detailed log of all your correspondence and contacts since completing this form. Keep and maintain all original copies of correspondence related to the crime.</li> </ul>

<p>Authority: 1935 PA 59  Compliance: Voluntary</p>
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## **C.5 FTC Identity Theft Affidavit**

The FTC developed the ID Theft Affidavit to assist victims who dispute fraudulent debts and accounts opened by an identity thief. The FTC's ID Theft Affidavit is intended to simplify this process. Instead of completing different forms, consumers can use the ID Theft Affidavit to alert companies when a new account was opened in the identity theft victim's name. The company can then investigate the fraud and decide the outcome of the consumer's claim.

The FTC has updated the instructions to the affidavit but kept the affidavit unchanged. The updated instructions follow and a Spanish-language version of the instructions and affidavit is on the companion website.

# INSTRUCTIONS FOR COMPLETING THE ID THEFT AFFIDAVIT

To make certain that 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 didn't 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.

Importantly, 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 them what information and/or documentation they require.

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 (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit reports; (3) prevent a company from continuing to collect debts or selling the debt to others for collection; and (4) 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 — the ID Theft Affidavit — is where you report general information about yourself and the theft.
- Part Two — the 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, 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 telling you 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 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, too.

- **equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
- **experian:** 1-888-eXperIAN (397-3742); [www.experian.com](http://www.experian.com)
- **transunion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.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. Follow up in writing, and include 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 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, the last four digits of your social security number, your phone number, or a series of consecutive numbers.

*A voluntary form for filing a report with law enforcement, and disputes with credit reporting agencies and creditors about identity theft-related problems. Visit [ftc.gov/idtheft](http://ftc.gov/idtheft) to use a secure online version that you can print for your records.*

## About You (the victim)

Leave (3) blank until you provide this form to someone with a legitimate business need, like when you are filing your report at the police station or sending the form to a credit reporting agency to correct your credit report.

Skip (8) - (10)  
if your  
information  
has not  
changed since  
the fraud.

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## About You (the victim) (Continued)

### Declarations

- (11) I ☐ did OR ☐ did not authorize anyone to use my name or personal information to obtain money, credit, loans, goods, or services — or for any other purpose — as described in this report.
- (12) I ☐ did OR ☐ did not receive any money, goods, services, or other benefit as a result of the events described in this report.
- (13) I ☐ am OR ☐ am not willing to work with law enforcement if charges are brought against the person(s) who committed the fraud.

### About the Fraud

- (14) I believe the following person used my information or identification documents to open new accounts, use my existing accounts, or commit other fraud.

Name: \_\_\_\_\_  
                     First                      Middle                      Last                      Suffix

Address: \_\_\_\_\_  
                     Number & Street Name                      Apartment, Suite, etc.

\_\_\_\_\_  
                     City                      State                      Zip Code                      Country

Phone Numbers: (\_\_\_\_) \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_

Additional information about this person: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

(14):  
 Enter what you know about anyone you believe was involved (even if you don't have complete information).

- (15) Additional information about the crime (for example, how the identity thief gained access to your information or which documents or information were used):

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(14) and (15):  
Attach  
additional  
sheets as  
needed.

## Documentation

- (16) I can verify my identity with these documents:

- ☐ A valid government-issued photo identification card (for example, my driver's license, state-issued ID card, or my passport).  
*If you are under 16 and don't have a photo-ID, a copy of your birth certificate or a copy of your official school record showing your enrollment and legal address is acceptable.*
- ☐ Proof of residency during the time the disputed charges occurred, the loan was made, or the other event took place (for example, a copy of a rental/lease agreement in my name, a utility bill, or an insurance bill).

(16): Reminder:  
Attach copies  
of your identity  
documents  
when sending  
this form to  
creditors  
and credit  
reporting  
agencies.

## About the Information or Accounts

- (17) The following personal information (like my name, address, Social Security number, or date of birth) in my credit report is inaccurate as a result of this identity theft:

(A) \_\_\_\_\_

(B) \_\_\_\_\_

(C) \_\_\_\_\_

- (18) Credit inquiries from these companies appear on my credit report as a result of this identity theft:

Company Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

(19) Below are details about the different frauds committed using my personal information.

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

(19):

If there were more than three frauds, copy this page blank, and attach as many additional copies as necessary.

Enter any applicable information that you have, even if it is incomplete or an estimate.

If the thief committed two types of fraud at one company, list the company twice, giving the information about the two frauds separately.

**Contact Person:**  
Someone you dealt with, whom an investigator can call about this fraud.

**Account Number:**  
The number of the credit or debit card, bank account, loan, or other account that was misused.

**Dates:** Indicate when the thief began to misuse your information and when you discovered the problem.

**Amount Obtained:**  
For instance, the total amount purchased with the card or withdrawn from the account.

## Your Law Enforcement Report

- (20) One way to get a credit reporting agency to quickly block identity theft-related information from appearing on your credit report is to submit a detailed law enforcement report ("Identity Theft Report"). You can obtain an Identity Theft Report by taking this form to your local law enforcement office, along with your supporting documentation. Ask an officer to witness your signature and complete the rest of the information in this section. It's important to get your report number, whether or not you are able to file in person or get a copy of the official law enforcement report. Attach a copy of any confirmation letter or official law enforcement report you receive when sending this form to credit reporting agencies.

Select ONE:

- ☐ I have not filed a law enforcement report.
- ☐ I was unable to file any law enforcement report.
- ☐ I filed an automated report with the law enforcement agency listed below.
- ☐ I filed my report in person with the law enforcement officer and agency listed below.

\_\_\_\_\_  
Law Enforcement Department

\_\_\_\_\_  
State

\_\_\_\_\_  
Report Number

\_\_\_\_\_  
Filing Date (mm/dd/yyyy)

\_\_\_\_\_  
Officer's Name (please print)

\_\_\_\_\_  
Officer's Signature

\_\_\_\_\_  
Badge Number

(\_\_\_\_)\_\_\_\_\_  
Phone Number

(20):  
Check "I have not..." if you have not yet filed a report with law enforcement or you have chosen not to. Check "I was unable..." if you tried to file a report but law enforcement refused to take it.

*Automated report:*  
A law enforcement report filed through an automated system, for example, by telephone, mail, or the Internet, instead of a face-to-face interview with a law enforcement officer.

Did the victim receive a copy of the report from the law enforcement officer? ☐ Yes OR ☐ No

Victim's FTC complaint number (if available): \_\_\_\_\_



## Signature

As applicable, sign and date **IN THE PRESENCE OF** a law enforcement officer, a notary, or a witness.

- (21) I certify that, to the best of my knowledge and belief, all of the information on and attached to this complaint is true, correct, and complete and made in good faith. I understand that this complaint 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 violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date Signed (mm/dd/yyyy)

## Your Affidavit

- (22) If you do not choose to file a report with law enforcement, you may use this form as an Identity Theft Affidavit to prove to each of the companies where the thief misused your information that you are not responsible for the fraud. While many companies accept this affidavit, others require that you submit different forms. Check with each company to see if it accepts this form. You should also check to see if it requires notarization. If so, sign in the presence of a notary. If it does not, please have one witness (non-relative) sign that you completed and signed this Affidavit.

\_\_\_\_\_  
Notary

### Witness:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Telephone Number

# Identity Theft Letter About a Fraudulent Account

This sample letter will help you dispute and close a fraudulent account that was opened by an identity thief.

The text in **[brackets]** indicates where you must customize the letter.

---

**[Date]**

**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

**[Name of Company]**

**[Fraud Department]**

**[Address]**

**[City, State, Zip Code]**

**[RE: Your Account Number (if known)]**

Dear Sir or Madam:

I am a victim of identity theft. I recently learned that my personal information was used to open an account at your company. I did not open or authorize this account, and I request that it be closed immediately. Please send me written confirmation that I am not responsible for charges on this account, and take appropriate steps to remove information about this account from my credit files.

I have enclosed a copy of my Identity Theft Report and proof of my identity. I also have enclosed a copy of the Notice to Furnishers of Information, which explains your responsibilities when reporting information to credit bureaus. When you receive a request like this with an Identity Theft Report, you must stop reporting fraudulent debts to credit bureaus.

The Notice also states that if a credit bureau notifies you that information you provided may be the result of identity theft, you must stop reporting the inaccurate information and you cannot attempt to sell or transfer the fraudulent debts to another party for collection.

Please send me a letter explaining your findings and actions.

Sincerely,

**[Your Name]**

Enclosures: **[List what you are enclosing]**

- Identity Theft Report
- Proof of Identity **[a copy of your driver's license or state ID]**
- Notice to Furnishers of Information

# Identity Theft Letter About Fraudulent Charges to Your Account

This sample letter will help you dispute fraudulent charges on your accounts.

The text in [brackets] indicates where you must customize the letter.

---

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft, and I am writing to dispute the following fraudulent charges on my account:

- [list charges, amounts, and dates of fraudulent transactions]

I did not make the charges listed above. I request that you remove all fraudulent charges and any related fees, send me an updated and accurate statement, and close the account. I also request that you stop reporting the inaccurate information to credit bureaus.

I have enclosed my Identity Theft Report and proof of my identity. I also have enclosed a copy of the Notice to Furnishers of Information, which explains your responsibilities when providing information to credit bureaus.

The Notice also states that if a credit bureau notifies you that information you provided may be the result of identity theft, you must stop reporting the inaccurate information and you cannot attempt to sell or transfer the fraudulent debts to another party for collection.

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of Identity [a copy of your driver's license or state ID]
- Notice to Furnishers of Information

# Identity Theft Letter to a Credit Bureau

This sample letter will help remove inaccurate information on your credit report.

The text in [brackets] indicates where you must customize the letter.

---

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

(Write to each relevant credit bureau, one at a time:)

Equifax  
P.O. Box 105069  
Atlanta, GA 30348-5069

or

Experian  
P.O. Box 9554  
Allen, TX 75013

or

TransUnion  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, does not relate to any transaction(s) that I have made. It is the result of identity theft.

[Identify item(s) resulting from the identity theft that should be blocked, by name of the source, such as the credit card issuer or bank, and type of item, such as credit account, checking account, etc.]

I have enclosed my Identity Theft Report, proof of my identity, and a copy of my credit report showing fraudulent items.

Please block this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act, and send the required notifications to all furnishers of this information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of Identity [a copy of your driver's license or state ID]
- Copy of Credit Report

# Identity Theft Letter to a Debt Collector

This sample letter will help you request that a debt collector stop collecting debts that you don't owe.

The text in **[brackets]** indicates where you must customize the letter.

---

**[Date]**

**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

**[Name of Credit Collection Company]**

**[Company Address]**

**[City, State, Zip Code]**

**[RE: Your Account Number (if known)]**

I am a victim of identity theft. An identity thief used my personal information without my permission to make purchases with **[name of business where account was opened]**. This debt is not mine. I have enclosed proof of my identity and a copy of my Identity Theft Report.

In accordance with the Fair Debt Collection Practices Act, I am asking you to immediately stop all collection activities about this debt, and stop reporting it to credit bureaus. I also ask that you tell the business where the account was opened that this debt is the result of identity theft.

I have enclosed a copy of the Notice to Furnishers of Information. It explains your responsibilities under the Fair Credit Reporting Act (FCRA). The FCRA requires that debt collectors give an identity theft victim documents related to an account if the victim asks. Please send me copies of all records relating to the account, including:

- Account applications made on paper, online, or by telephone
- Account statements or invoices
- Records of payment or charge slips
- Delivery addresses associated with the account
- Records of phone numbers used to activate or access the account
- Signatures on applications and accounts
- Investigator's report

Please send me a letter explaining what you have done to:

- Inform the business where the account was opened that the debt is the result of identity theft
- Stop collection activities against me
- Stop reporting information about the debt to credit bureaus
- If you've already reported the debt to credit bureaus, notify them that the debt is the result of identity theft
- Provide me with the records I request

(continued on next page)

Thank you for your cooperation.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Proof of Identity [a copy of your driver's license or state ID]
- Identity Theft Report
- Notice to Furnishers of Information