

Identity Theft Info Packet



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Prepared by the Neighborhood Economic Development Advocacy Project
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This information packet was prepared by NEDAP. All original source material was written and developed by NEDAP.

The Neighborhood Economic Development Advocacy Project (NEDAP) is a resource center that promotes financial justice and community-based economic development in low income communities and communities of color in New York City. For more information on NEDAP, its programs, coalitions, and publications, please visit our website, www.nedap.org

This information packet was produced thanks to support from the Liz Claiborne Foundation, the New York Women's Foundation, and an anonymous donor.

Legal Disclaimer

This packet provides general information and other sources of information for consumers. This packet does not provide legal advice, which you can only get from an attorney.

Identity Theft Basics



What is identity theft?

Identity theft is the act of stealing someone else's name and Social Security Number to commit fraud. In most cases, identity theft involves credit card or other financial scams.

In many cases of identity theft, the thief will:

- ◆ Open a new credit card account, using your name, date of birth, and Social Security number. The bills they rack up damage **your** credit report.
- ◆ Call your credit card issuer and, pretending to be you, change the mailing address on your credit card account. Because your bills are being sent to the new address, you may not immediately realize there's a problem.
- ◆ Establish cellular phone service in your name.
- ◆ Open a bank account in your name and write bad checks on that account.

What are some common signs of identity theft?

- ◆ Your purse or wallet is stolen.
- ◆ Strange charges appear on your credit card bill.
- ◆ Your credit card company tells you that it is going to raise your rate because you have defaulted on other accounts, and you do not believe this is true.
- ◆ You start to receive calls from debt collectors about unfamiliar accounts.
- ◆ Your bank account is frozen because a creditor has obtained a judgment against you on an unfamiliar account.

Many people do not know they are victims of identity theft until they apply for, and are denied, credit.

Protect Yourself from Identity Theft



Here are some tips to prevent identity theft:

- ◆ Don't give out personal information unless it is necessary, especially your social security number.
- ◆ Find out how your personal information will be used and if it will be shared with others.
- ◆ Keep track of your bills, and call the companies if they do not arrive on time.
- ◆ Carry only the IDs and credit cards that you need.
- ◆ Order a copy of your credit report once a year, and check for accounts or other information you don't recognize.
- ◆ Keep records with personal information in a safe place.
- ◆ When you throw out credit card receipts, credit card offers, and bank account statements, *make sure that you tear them up or shred them.*

8 Step Guide to Clearing Your Name

Identity theft is a difficult problem to tackle, but with patience and determination you can succeed in clearing your name. This guide spells out the basic steps you will need to take, from assessing the extent of the problem, to gathering evidence of the crime, to disputing the fraudulent accounts on your credit report.

Step 1: Get Organized

The first step is to clear a safe space in your home where you can keep copies of papers relating to your case. You will also need to keep a log of all your telephone calls (see ID Theft Log, page 10). You should also keep track of how much money you spend for postage, copies, and phone calls.



Step 2: Request a "Fraud Alert" & Order Your Credit Reports for Free



Contact the fraud departments at each of the three major credit reporting agencies (see ID Theft Resources, page 14). Tell the agencies that you are the victim of identity theft and want to place a "fraud alert" on your account. Ask the agencies to send you a free copy of your credit report. You can also ask them to print only the last four digits of your Social Security Number on your report (a good precaution). If you have trouble getting results on the phone, you can also send a letter (see page 11).

Technically, you only need to call one credit reporting agency, and all three will place a fraud alert on your account. However, we recommend that you call all three agencies yourself.

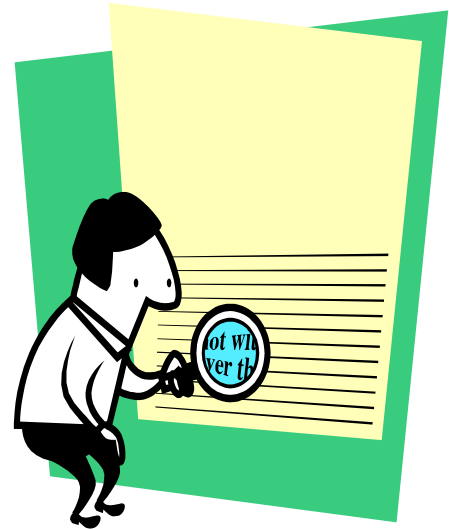
We strongly recommend that you order your credit reports separately from each individual credit reporting agency. So-called "three in one" reports may seem convenient, but they don't necessarily contain all the information you will need, and they can be confusing to read.

8 Step Guide to Clearing Your Name

Step 3: Review Your Credit Reports to Assess the Damage

First, you might want to make a copy of your credit reports so that you can keep one clean copy and take notes on the other. Review each of your credit reports carefully and look for:

- Addresses where you have never lived
- Credit accounts that you didn't open
- Debts on your accounts that you can't explain
- Inquiries from potential creditors that you didn't contact yourself and that are not promotional inquiries



Make a list of all the accounts that you believe have been fraudulently opened in your name, along with the creditor's contact information.

Step 4: Complete the ID Theft Affidavit and Fraudulent Account Statements



The Federal Trade Commission (FTC) is a national clearing house for identity theft victims. The FTC has created an ID Theft Affidavit that you can fill out and use to report the theft of your identity to creditors, debt collectors, and credit reporting agencies. Please note that the last page of the Affidavit is actually a separate document called a Fraudulent Account Statement. You should fill out a separate Fraudulent Account Statement for each account that you want to dispute. Make several copies of the ID Theft Affidavit, because you will have to use it a lot. Be sure that you always keep the original in your files. You can find the FTC's ID Theft Affidavit online at www.consumer.gov/idtheft or on page 15 of this packet.

8 Step Guide to Clearing Your Name

Step 5: Notify the Creditors of the Fraud

Using the contact information provided in your credit reports, call the creditors and ask to speak to someone in the fraud department. Do not waste time explaining your situation to regular customer service representatives, as they will not be able to help you.



When you are speaking to the fraud department representative, remember to ask for his or her full name, telephone extension, and fax number, and note this information in your log. Tell the representative that the account was opened by an identity thief, not by you. Ask the representative to close the account and send you copies of the documents that the thief used to open the account. He or she might need to see proof of your identity before agreeing to send you this information. Ask whether the creditor will accept the FTC's ID Theft Affidavit for this purpose (see page 15).

Afterwards, you should send a fax to the creditor (see Sample Fax to Creditor, page 12) to document your conversation. Attach a completed ID Theft Affidavit to your fax. If you have a police report (see step 6), include that as well. Remember to keep a copy of the fax confirmation so you can prove they received it!



You might have to repeat this step several times in order to get all the documentation you need from the creditor. Feel free to move on to Step 6 if the creditor tells you that you need to send a police report.

8 Step Guide to Clearing Your Name

Step 6: File A Police Report



A police report is essential to clearing your name and credit report. Always remember: As a crime victim, you have the right to file a police report!

When you go to the precinct to file your report, you should bring:

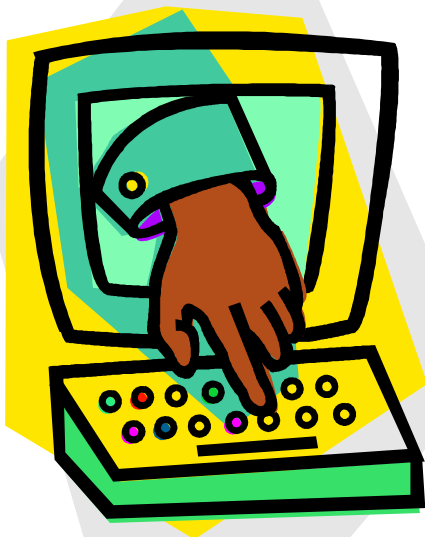
- ◆ Picture ID (preferably government-issued)
- ◆ Proof of address (preferably a utility bill)
- ◆ Copies of your credit reports showing the fraudulent accounts.
- ◆ A copy of your completed ID Theft Affidavit and Fraudulent Account Statements (see step four).
- ◆ Statements from the creditors who have opened the fraudulent accounts, if you are able to obtain them (see step five).

Some people have had difficulty getting the police to take a report. Be persistent! Remember, you are a victim of a crime, and as a crime victim you have the right to file a report. If the police at your precinct do not want to take a report, calmly explain to them that the credit reporting agencies require a police report in order to clear your name.

When the police take a report, they will interview you, take your evidence, and give you a file number. About a week later, you should return to the precinct with your file number. At that time you can order a copy of your police report.

Having trouble filing a police report? Call the NYC Financial Justice Hotline at 212-925-4929 for assistance.

8 Step Guide to Clearing Your Name



Step 7: Report the Theft to the FTC

The Federal Trade Commission (FTC) cannot help you resolve your individual identity theft problem, but it is still a good idea to report the crime to them. The FTC enters your information into a national database that goes out to law enforcement agencies across the country. If your case is similar to other cases, there is a better chance that the thief will be caught. The FTC can also take action on behalf of a group of people who have fallen victim to the same crime.

You can file a complaint with the FTC online or by telephone at 1-877-ID-THEFT (438-4338). You can also call this number for general advice about dealing with identity theft.

Step 8: Dispute the Fraudulent Items on Your Credit Report

Once you have your police report, you can remove the fraudulent accounts, wrong addresses, and other incorrect information from your credit report. To do this, you will need to send dispute letters with the credit reporting agencies. You can use the Sample ID Theft Dispute Letter on page 13 as a model.

Here are a few reminders that are especially important for identity theft victims:

- Include a copy of your police report, fraud affidavit, and proof of your identity with your dispute letter.
- Send a copy of your dispute letter to the creditor as well as the credit reporting agency.
- Make sure to keep a copy of your dispute letter for your records and send everything certified mail, return receipt requested so that you have proof that both the credit reporting agency and the creditor received it.
- Check your credit reports again after about 40 days. **If the disputed information has not been corrected, call the NYC Financial Justice Hotline at 212-925-4929 for assistance.**

ID Theft Resources

To get a free copy of your credit reports once a year, contact:

Annual Credit Report:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

1-877-322-8228

www.annualcreditreport.com

Report complaints of identity theft to:

Federal Trade Commission:

Consumer Response Center
600 Pennsylvania Ave., NW, H-130
Washington, DC 20580

1-877-ID-THEFT (438-4338)

www.consumer.gov/idtheft

To dispute fraudulent items on your credit reports, contact:

Experian:

Experian National Consumer Assistance Center

P.O. Box 2104

Allen, TX 75013-2104

1-888-EXPERIAN (397-3742)

www.experian.com

Equifax:

Equifax Consumer Fraud Division

P.O. Box 740256

Atlanta, GA 30374-0256

1-888-766-0008

www.equifax.com

TransUnion:

TransUnion Corporation
Fraud Victim Assistance
Department

P.O. Box 6792

Fullerton, CA 92834

1-800-680-7289

www.transunion.com



ID Theft Log

Use this log to document your conversations with creditors, credit reporting agencies, and police.

Date	Time	Who did you speak to? (Full Name & ID Number)	Direct Line or Extension	Fax Number	Company	Conversation Notes (Record what was said, especially promises made to you by the representative.)
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

SAMPLE CREDIT REPORT REQUEST FOR ID THEFT VICTIMS

Use this letter to request a fraud alert and to order your credit reports for free.

Your Name
Your Current Address
City, State, Zip Code
SSN: Your Social Security Number
DOB: Your Date of Birth

Date

1 CERTIFICATE OF MAILING

Fraud Department
Credit Reporting Agency
Address
City, State, Zip Code

Re: Identity Theft Victim/Fraud Alert & Credit Report Request

Dear Credit Reporting Agency:

I believe I am a victim of identity theft. My identifying information is listed above. Please put a fraud alert on my credit report. Also, please send me a free copy of my credit report as soon as possible.

Sincerely,

Your Name

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

SAMPLE FAX TO CREDITOR

Use this letter to confirm your conversations with creditors and to ask them to send you information about the fraudulent account.

Date

1 To: Fraud Department, ABC Credit Card
Fax Number: _____

From: Your Name, Your Account Number
Your Street Address
2 City, State Zip Code
Your Telephone Number

Total No. of Pages: ____

3 I am writing to confirm the conversation I had on DATE with
NAME, EMPLOYEE NO., DEPARTMENT.

As stated, I am an identity theft victim. The above-referenced account was opened by the thief, not by me. I have not authorized, used, or benefited from this account in any way.

4 Attached is a completed ID Theft Affidavit, which will give you all the information you need about my identity and the crime. [Also attached is a police report.]

I request that you take the following steps immediately:

- 5
- Start an investigation.
 - Send me copies of the documents that the thief used to open the account.
 - Tell the credit reporting agencies to delete this account from my credit report.
 - If you have placed this account with a debt collection agency, please tell that agency to stop collection efforts immediately.

When your investigation is over, please send me a Letter of Clearance.

Sincerely,

Your Name

Source: Identity Theft Resource Center, NEDAP

1 Fill in the fax number of the creditor's fraud department (which is where you should send this fax).

2 Write your name and the account number of the fraudulent account, your address, and the total number of pages you are faxing.

3 Reference your previous conversation with the creditor. Include the date of the conversation, the name of the representative with whom you spoke, and his or her employee number (if possible) and department.

4 Attach copies of the completed ID Theft Affidavit and a police report to support your dispute. List this evidence on the "Enclosure" line. Print and save the fax confirmation.

5 This letter gives you sample language to confirm your initial conversation with the creditor's fraud department. But you can also use this letter to confirm other conversations with a creditor or debt collector. To modify this letter, delete everything after 3, and replace it with a short summary of the conversation you want to confirm. At the end of the letter, write: "If I don't hear from you in writing within 10 days, I will assume that this letter correctly describes our conversation."

SAMPLE ID THEFT DISPUTE LETTER

Use this letter to dispute fraudulent accounts on your credit report.

Your Name
Your Current Address
City, State, Zip Code
SSN: Your Social Security Number
DOB: Your Date of Birth

Date

1 CERTIFICATE OF MAILING

Fraud Department, Credit Reporting Agency
Address
City, State, Zip Code

2 Re: **Identity Theft Dispute**; Report Number _____

Dear Credit Reporting Agency:

I am an identity theft victim. I am writing to dispute the following items on my credit report. Each of the accounts and transactions I dispute were opened and made by the thief, not by me. I never authorized, used, or benefited from these accounts or transactions in any way:

3 I dispute the following accounts:

- ABC Credit Card, Account No. 12345678
- DEF Credit Card, Account No. 12345678
- XYZ Phone Company, Account No. 12345678

4 I also dispute the following addresses, where I have never lived:

- Wrong Address No. 1
City, State, Zip Code
- Wrong Address No. 2
City, State, Zip Code

Attached is proof of my identity, a police report (my “identity theft report”), and a completed fraud affidavit. All the items I dispute are also circled on the attached copy of my credit report.

I request that you do the following, as required by the Fair Credit Reporting Act:

- Block this information from my credit report within 4 days.
- Conduct an investigation and permanently delete this information from my credit report.
- Place an extended fraud alert on my credit report.
- Send me a corrected copy of my credit report.

Sincerely,
Your Name

5 Cc: ABC Credit Card, DEF Credit Card, XYZ Phone Company

INSTRUCTIONS FOR SAMPLE ID THEFT DISPUTE LETTER

- 1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.
- 2 Fill in the report or file number of the report you want to dispute. You can usually find this information in the top right corner of your credit report.
- 3 List all the credit accounts that the identity thief opened in your name. For each account, write the creditor's name and the account number.
- 4 List all the incorrect addresses here.
- 5 Send a copy of your dispute to each creditor named in your dispute letter, and list their names on the "cc" line. Finally, always keep a copy of your dispute letter for your records.

Remember to include COPIES of the following important documents with your dispute letter:

- ◆ A copy of your driver's license or other government-issued ID
 - ◆ A copy of a recent utility bill as proof of your address
 - ◆ A copy of your police report
 - ◆ A copy of your completed Identity Theft Affidavit

Do not send your original documents!

Federal Trade Commission's Identity Theft Affidavit

The following affidavit was created and is distributed by the Federal Trade Commission (FTC). Complete and use this affidavit with a police report and ID Theft Dispute Letter to contest fraudulent accounts on your credit reports.

Contact the FTC at:
Consumer Response Center
600 Pennsylvania Ave., NW, H-130
Washington, DC 20580
1-877-ID-THEFT (438-4338)
www.consumer.gov/idtheft

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 or used in your name that you didn't create the debt.

A group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) developed an ID Theft Affidavit to make it easier for fraud victims to report information. 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.

It will be necessary to provide the information in this affidavit anywhere 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 for instructions.

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.

**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. 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, too.

- **Equifax:** 1-800-525-6285; www.equifax.com
- **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com
- **TransUnion:** 1-800-680-7289; www.transunion.com

In addition to placing the fraud alert, the three consumer reporting companies will send you free copies of your credit reports, 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 or your phone number, or a series of consecutive numbers.

3. Your local police or the police in the community where the identity theft took place to file a 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 identity 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 www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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

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 (____) _____

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

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.)

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

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).

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

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

(signature)

(date signed)

(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)

**DO NOT SEND 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'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 _____

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