



## **IDENTITY THEFT VICTIM KIT**

Realizing you are a victim of identity theft can be both traumatic and confusing. It is difficult to figure out how to reclaim your good name and make sure you do not become responsible for the debts incurred by the identity thief in your name. This Identity Theft Victim Kit is designed to help you through this maze-like process. The Kit provides tips about how to remove this blemish from your record. It also includes an Identity Theft Affidavit (can be completed online with link included) that will help you report information to many companies using just one standard form and a link to file a dispute with credit bureaus regarding fraudulent activity.

Identity theft is a widespread crime that's continually evolving with technology and trends. These crooks aren't necessarily after your money either. They have a variety of schemes to get a hold of your personal information and use it to steal your money, sell your identity, commit fraud or commit other crimes in your name.

### **What to do if you become a victim of an identity thief**

The first thing you should do is contact any affected entity. For example, if an identity thief hacked into your bank account, contact your bank immediately. Government agencies should also be notified. If a thief has your Social Security number, you should notify the Social Security Administration and the Internal Revenue Service.

In order to investigate a case, many organizations will require you to file a police report and an identity theft affidavit. The affidavit can be found at [the Federal Trade Commission's website](#), and it only takes a few minutes to fill out. To file a police report, simply head to your local police station with your affidavit in hand and explain the situation.

Protect your credit. Order and review your credit reports looking for information you do not recognize. If you see fraudulent activity, [you should file a dispute with the credit bureaus](#). If you believe a thief is opening credit in your name, you might want to consider a fraud alert or credit freeze. A fraud alert is a red flag on your credit file. If someone applies for a loan in your name and a lender pulls your file, the lender will be notified of the fraud alert. A credit freeze actually prevents any lender from accessing your file at all. Both types of protection can help keep thieves from opening new lines of credit in your name, but they come with downsides. A fraud alert does not prevent a lender from approving a credit application, and a credit freeze prevents all credit approvals-even if you're the one applying.

Finally, it's important to continue to periodically review your credit reports and other accounts containing personal information. Once identity thieves have your personal information, they have it forever. They can continue to commit fraud in your name and come up with new ways to use your personal information. You could see the impact even years after the initial theft occurred. Because of the persistent monitoring required to stay protected, subscribing for an identity theft monitoring service may be a safer and easier option.

### **See our Identity Theft Checklist**

#### **How to protect yourself from identity theft**

- **Shred** - Buy a cross-cut shredder and make sure you shred any documents containing personal information before you toss them in the dumpster.
- **Lock** - Be sure to password protect all of your devices, and use unique, complicated passwords for your online accounts.
- **Secure** - Never log in to financial accounts or shop online while using public Wi-Fi, and make sure to encrypt and password protect your Wi-Fi at home.

- **Monitor** - Review your credit reports and bank accounts periodically looking for suspicious activity and errors that could signify identity theft.
- **Detect** - Use an identity theft detection product that includes identity theft restoration. If you do become a victim of identity theft, you'll be notified quickly and be able to lean on certified specialists to help restore your identity.

**Identity Theft Checklist**  
*What to do when identity theft happens to me...*

1. **Contact** the local law enforcement agency where the ID theft occurred and report the fraud. Obtain copies from any/all police reports.

2. **Contact** the fraud department at all three major credit bureaus. This tells banks and other creditors to take extra steps to verify your identity before issuing credit in your name. A fraud alert is free and will last 90 days, unless you request an extended seven-year fraud alert and provide a police report. Continue to review your credit reports every few months. Your private information that was released in the security breach may not be used right away. You can request a [free credit report](#) annually.

Experian: 1-888-397-3742 or [www.experian.com](http://www.experian.com)

TransUnion: 1-800-680-7289 or [www.transunion.com](http://www.transunion.com)

Equifax: 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)

Send this letter to each of the 3 Credit Bureaus: [Identity Theft Letter to a Credit Bureau](#)

3. **Contact** fraud department of each of your creditors and especially the account issuer in question. Sample letters: [Dispute Credit Card Charges](#)

If someone opened a new account in your name, send this letter to the company:  
[Identity Theft Dispute Letter to a Company \(for a new account\)](#)

If someone misused one of your existing accounts, send this letter to the company:  
[Identity Theft Dispute Letter to a Company \(for an existing account\)](#)

By law, you can get copies of the business records relating to the identity theft (like signatures, receipts, etc). Use this letter: [Getting Business Records Relating to Identity Theft](#)

4. **Contact** the Federal Trade Commission (FTC) ID Theft Hotline

FTC Hotline: 1-877-IDTHEFT or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

5. **Contact** Social Security Administration (SSA) **if** your social security number has been used fraudulently, especially if someone used the Social Security number to gain employment.

SSA Fraud Hotline: 1-800-269-0271

and the NC Division of Employment Security at (888) 737-0259

6. **If** one suspects a drivers license or non-drivers ID card was obtained by using their identity, contact your local Division of Motor Vehicle office or call 919-715-7000 and ask they place a

notation on the comments section of your license file. If a drivers license has already been acquired by an ID thief, request that they investigate the matter.

7. Contact the United States Postal Service **if** you suspect your identity was compromised due to stolen mail or if you suspect someone has filed a change of your address with the post office. Notify the local postmaster and possibly talk with the mail carrier.

US Postal Service: 1-800-275-8777  
[www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect)

8. **If** you have had checks stolen, bank account tampered with, or bank accounts set up fraudulently in your name, notify the bank. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your accounts. If a store rejects one of your checks, contact the check verification company the store uses. The major check verification companies are:

CheckRite: 800-766-2748  
ChexSystems: 800-428-9623  
Equifax: 800-437-5120  
International Check Services: 800-526-5380  
SCAN: 800-262-7771  
TeleCheck: 800-710-9898

9. **If** your ATM or Debit card has been stolen or compromised, report it immediately. Get a new card, account number and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your birth date. Sample letter: [Dispute ATM/Debit Card Transactions](#)

10. Keep records of all correspondence. Maintain good notes on all of your dealings with creditors and law enforcement. Write down dates, contact names, addresses, phone numbers, and other details. Request written confirmation of actions that have been taken regarding to your case. Track how much time and money you spend to clear up the problem, in case you're able to get restitution from the thief. When you send documents, send photocopies rather than the original. Send items by certified mail, return receipt requested.



FEDERAL TRADE COMMISSION

IdentityTheft.gov

<https://www.identitytheft.gov/>

# IDENTITY THEFT AFFIDAVIT

## *Directions*

The Identity Theft Affidavit will help you report information to many creditors using one form. It is an important tool to help you reclaim your good name and reputation.

It is very important that you complete your Identity Theft Affidavit promptly and accurately. You may make as many copies of this Identity Theft Affidavit as you need. Please make sure you fill in all the requested information, and please write neatly. While you *may* choose not to provide some of the information requested in the Affidavit, please bear in mind that incorrect or incomplete information may slow the process.

Many companies investigating your claim will accept this Identity Theft Affidavit as your main report of fraud. However, some companies may require that you submit additional or different information, or may require you to use their own forms. Either way is fine. But by completing the Identity Theft Affidavit, you will have all the key facts necessary to report the fraud in one convenient document.

Before you send your Identity Theft Affidavit to your creditors, contact each creditor to find out if they will accept this Affidavit. It is also important that you include all relevant documents with your Identity Theft Affidavit. Make sure you only send copies of your documents - do not send the originals.

You should also prepare a cover letter to each creditor to accompany the ID Theft Affidavit and documentation. A sample letter is attached for your use. Send the cover letter, ID Theft Affidavit and appropriate documents to each company by **certified mail, return receipt requested**.

Once a creditor has investigated your fraud complaint, you will receive a written response telling you the outcome of their investigation. Keep a copy of everything you send and everything you receive.

While completing this Affidavit does not guarantee that the identity thief will be captured, and that all disputed credit information will be fully resolved, it will help law enforcement and your creditors investigate the fraud and work towards helping you restore your good name.

# IDENTITY THEFT AFFIDAVIT

## PART I - Victim Information

1. My full legal name is \_\_\_\_\_  
(First) (Middle) (Last) (Jr., Sr., III)
2. I have/have not used any other names during the last two year period. (If so, please state name(s) used).

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

3. My date of birth is \_\_\_\_\_  
(month/day/year)
4. My Social Security number is \_\_\_\_\_
5. My driver's license or state identification card number is \_\_\_\_\_
6. My current address is \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_
7. I have lived at this address since \_\_\_\_\_
8. My previous address was \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_
9. I lived at my previous address from \_\_\_\_\_ to \_\_\_\_\_.
10. My daytime telephone number is ( \_\_\_\_\_ ) \_\_\_\_\_
11. My evening telephone number is ( \_\_\_\_\_ ) \_\_\_\_\_

**PART II - How the Fraud Occurred**

**Check all that apply for items 12 -17:**

12.  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.

13.  I did not receive any benefit, money, goods or services as a result of the events described in this report.

14.  My identification documents (for example, credit cards, birth certificate, driver's license, Social Security card, etc.) were

stolen       lost on or about \_\_\_\_\_  
(month/day/year)

15.  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)

16.  I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

17.  Additional comments: (for example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

\_\_\_\_\_

\_\_\_\_\_

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(Attach additional pages as necessary)

**PART III - Victim's Law Enforcement Actions**

18. (check one) I  am  am not willing to assist in the prosecution of the person(s) who committed this fraud.

19. (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 the prosecution of the person(s) who committed this fraud.

20. (check all that apply) I  have  have not reported the events described in this affidavit to the police or other law enforcement agencies. 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)

\_\_\_\_\_  
(e-mail address, if any)

\_\_\_\_\_  
(Agency # 2)

\_\_\_\_\_  
(Officer/Agency personnel taking report)

\_\_\_\_\_  
(Date of report)

\_\_\_\_\_  
(Report Number, if any)

\_\_\_\_\_  
Phone number)

\_\_\_\_\_  
(e-mail address, if any)

**PART IV - Documentation Checklist**

Please identify 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.

- 21.  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.
  
- 22.  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).
  
- 23.  A copy of the report you filed with the police department. If you are unable to obtain a report number from the police, please indicate that in Paragraph 20, above. Some companies only need the report number, not a copy of the report. You may want to check with each company.

**PART V - 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)

\_\_\_\_\_  
(Notary Public)  
(Check with each creditor - not everyone requires notarization)

\_\_\_\_\_  
(Witness)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Telephone)

**PART VI - Fraudulent Account Statement**

Please make as many copies of this page as you need. Complete a separate Part VI-Fraudulent Account Statement for each company you're notifying and only send it to that company. Include a copy of your signed affidavit. Be sure to list only the account(s) you are disputing with the creditor who is going to receive this form. If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that letter or notice with Part VI. (Do not send the original).

I hereby declare as follows:

As a result of the events described in my Identity Theft Affidavit, (copy attached), the following account(s) was/were opened or charges made at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

<b>Creditor Name/Address</b>	<b>Account Number</b>	<b>Type of Credit, goods or services provided by creditor</b>	<b>Date Issued or Provided (if known)</b>	<b>Amount/Value Provided</b>
Example: ABC Bank 1 Main Street Raleigh, NC 27601	01234567-89	Education loan	1/1/03	\$10,000.00

## SAMPLE LETTER TO CREDITORS

Date

Your Name  
Your Address  
Your City, State Zip Code

Name of Creditor  
Address  
City, State Zip Code

*Via Certified Mail, Return Receipt Requested*

Re: Your Account Number

Dear Sir or Madam:

I am writing to advise you that I have been a victim of identity theft and my personal financial information has been used without my consent or knowledge to obtain credit, goods and/or services on the account referenced above.

Enclosed is a completed, signed and notarized ID Theft Affidavit. I expect to hear from you within the next few weeks if there is any additional information you require from me for your investigation. Assuming that the information provided is sufficient and uncontested, I am requesting correspondence from you relieving me of responsibility for this debt and communicating this fact to the credit reporting bureaus and collection agencies. Thank you in advance for your attention to this matter.

If you require further information, please contact me at (your telephone #).

Sincerely,

Your Name

Enclosures: ID Theft Affidavit  
(Other documents you are enclosing)