



## A Step-by-Step Guide to Tackling ID Theft

If you become a victim of identity theft, you may have no idea what to do first. You're worried and your mind is reeling about the impact on your finances and personal information. The first thing to do is take a deep breath. And while things seem bad now, if you take the appropriate steps, you can get everything resolved in a timely manner.

That's why we've created this guide. It walks you through each step in handling identity theft.

We've included everything you need to recover from identity theft, including template letters to send to the three credit reporting agencies, an Annual Credit Report Request Form, and an Identity Theft Fraud Victim's Complaint and Affidavit. Print out this guide and follow each step to halt fraudulent activity on your credit report.

### 1. **If you haven't already, get your free credit reports at [annualcreditreport.com](http://annualcreditreport.com).**

- Make sure to get all 3 of your reports – **Equifax, Experian and TransUnion**.
- Save them as PDFs on your computer (or print them) so you can review them carefully.
- If you prefer to request your reports by mail, or if the system at [annualcreditreport.com](http://annualcreditreport.com) does not give you your credit report, we have included an **Annual Credit Report Request Form** in this guide. Print it, fill it in, and mail it to the three credit reporting agencies.

### 2. **Look at each report carefully to make sure all information is correct.** Here's what to check:

- Your Personal Identifying Information.** Make sure your name, date of birth, address, and current phone number are correct. If your social security number is on the report, verify it as well (you'll likely see previous addresses on the report and that's okay. If you see an address you don't recognize or never used, you'll need to dispute it with the agency). **Addresses that you do not recognize - at all – can signal ID Theft.**

- The Accounts.** First, make sure that the accounts on your report are actually yours (ID Theft victims often have accounts on their report that they don't recognize at all). Next, verify the accounts that are yours are reported correctly. They should accurately show the amount you owe, whether you've paid on time or not, and how much is left to pay.
  
  - "Inquiries" - records of who has requested your credit report.** Creditors (or anyone else) who review your credit must have a legal reason for doing so. There are 2 types of inquiries:
    1. Inquiries you requested yourself ("hard inquiries")
    2. Inquiries made by companies you already do business with and promotional inquiries ("soft inquiries").
      - If you see "hard" inquiries you do not recognize, it could mean someone has applied for credit in your name.** In our dispute step below, report this activity. You may also dispute "soft" inquiries *if* the accounts are fraudulent.
      - While you cannot dispute promotional inquiries, you can tell the credit reporting agencies that you want to **"opt-out"** of them in the future. You can put this request in your letter if you want. (Promotional inquiries don't include all of your information, just enough for you to receive offers from companies that want to do business with you).
3. **File a police report and/or complete an Identity Theft Fraud Victim's Complaint and Affidavit.** First, try making a police report to your local city police department or county sheriff's office (depending on where you live, you may be able to do this online).
- If you cannot make a police report, you can instead complete an **Identity Theft Fraud Victim's Complaint and Affidavit**, included with this guide.
  - Make sure to include in the above report or complaint and affidavit for *all* accounts that you believe are fraudulent.
4. **Write a dispute letter to each Credit Reporting Agency.** We have made template dispute letters that you can use, found at the end of this guide.

**Remember to Include with Your Letter:**

- Your Police Report or a notarized Identity Theft Fraud Victim's Complaint & Affidavit.



- A copy of Your Driver's License or other government-issued ID (to prove your identity).
- A copy of a utility bill (to prove where you live).
- Keep copies of everything you send.**

5. **What to expect next.** After the credit reporting agency receives your ID Theft letter, it has 4 days to block fraudulent information and 30 days to conduct an investigation.

This will usually involve the agency contacting creditors whose accounts you have disputed. Within 30 days, you should receive a new report back in the mail. The agency should have removed the fraudulent information – **although many times it does not, and you should contact an attorney right away if incorrect info is still present.**

6. **When to Call an Attorney:**

- If you receive a report with information that isn't yours – including addresses, phone numbers, jobs, and accounts – you should contact the attorney right away (even if you have not yet made a dispute yourself).
- When you have already tried disputing false information yourself, unsuccessfully, **and** that information is not yours – especially if you are an ID Theft Victim.
- When collectors are harassing you to collect accounts that are not yours.
- If fraudulent items that have been removed in the past have reappeared.
- When you are denied housing, a job, or credit because of false information in your report.

7. **One More Thing: Security Freezes.** You also have the right (whether you are an ID theft victim or not) to ask each credit reporting agency to “freeze” or lock your report so that no one who does not already have a business relationship with you can see it.

That means new creditors (including those to whom fraudsters have applied for credit in your name) cannot get your credit report. This will often prevent a fraudulent account

from being opened in the first place. Keep in mind, however, that if you apply for credit legitimately, you will need to “unfreeze” your report for the creditor to whom you have applied to review it. You can get a security freeze by visiting the websites for Equifax, Experian, and TransUnion.

We hope this guide helps you navigate your credit reports and tackle identify theft issues. Doing these things can be intimidating and you may not always know what to do next. Come back to this document as a reference when you need it. Remember, you have a right to access your credit report and ensure it's accurate.

As a recap, here's what we've included:

- Credit Report Checklist
- Annual Credit Report Request Form
- Research Request Letters for Equifax, Transunion, and Experian
- Identity Theft Fraud Victim's Complaint and Affidavit

#### **8. How to get in Touch with Us:**

- Web: [www.consumerlawsc.com](http://www.consumerlawsc.com)
- Email: [dave@consumerlawsc.com](mailto:dave@consumerlawsc.com)
- Phone: 803-509-6800

# Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

For more information on obtaining your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. **Omission of any information may delay your request.**

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:  
Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Date of Birth:

Month Day Year

Fold Here

Fold Here

First Name

M.I.

Last Name

JR, SR, III, etc.

Current Mailing Address:

House Number

Street Name

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

Previous Mailing Address (complete only if at current mailing address for less than two years):

House Number

Street Name

Fold Here

Fold Here

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

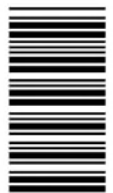
Shade Circle Like This → ●

Not Like This → ⊗ ⊙

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.



RESEARCH REQUEST TO EQUIFAX

Equifax Credit Information Services  
P.O. Box 740256  
Atlanta, GA 30374

RE: Equifax Confirmation No.

My Full Name:

My Address:

SSN:

DOB:

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,  
WHICH APPEARED ON MY REPORT DATED \_\_\_\_\_.

I am a victim of identity theft. I am providing you with a copy of my **police report and/or identity theft affidavit and proof of my identity**. Further, I am requesting that you block the following accounts that are theft-related. These are not my transactions or related to any of my transactions:

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

If you claim that the disputed information is accurate, I am further requesting that you advise me, in writing of:

1. the basis of your denial of my dispute
2. a copy of my file as revised as a result of your investigation
3. the business name and address of any furnisher of information that you contacted in connection with your investigation, as

well as its telephone number

4. I am also requesting that you provide a description of the procedure you used to determine the accuracy and completeness of the information, and
5. Sufficient evidence that the information is true and accurate as it relates to me.
6. Finally, as to any information that you delete based on my dispute, I'm requesting that you furnish notification that the item has been deleted to any entity to which you've provided my consumer report in the last six months, and that you confirm to me in writing that you've taken this action when you return the results of my dispute.

**Please delete these references. Please HELP ME as this has caused me tremendous problems.**

Signed:

\_\_\_\_\_

Name

\_\_\_\_\_

Date

RESEARCH REQUEST TO EXPERIAN

Experian  
P.O. Box 9701  
Allen, TX 75013

RE: Experian Report No. \_\_\_\_\_

My Full Name:

My Address:

SSN:

DOB:

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,  
WHICH APPEARED ON MY REPORT DATED \_\_\_\_\_.

I am a victim of identity theft. I am providing you with a copy of my **police report and/or identity theft affidavit and proof of my identity**. Further, I am requesting that you block the following accounts that are theft-related. These are not my transactions or related to any of my transactions:

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

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**Please delete these references. Please HELP ME as this has caused me tremendous problems.**

Signed:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

RESEARCH REQUEST TO TRANS UNION

TRANS UNION  
P.O. BOX 2000  
CHESTER, PA 19022-1000

RE: T.U. FILE NO: \_\_\_\_\_

My Full Name:

My Address:

SSN:

DOB:

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,  
WHICH APPEARED ON MY REPORT DATED \_\_\_\_\_.

I am a victim of identity theft. I am providing you with a copy of my **police report and/or identity theft affidavit and proof of my identity**. Further, I am requesting that you block the following accounts that are theft-related. These are not my transactions or related to any of my transactions:

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

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**Please delete these references. Please HELP ME as this has caused me tremendous problems.**

Signed:

\_\_\_\_\_

Name

\_\_\_\_\_

Date



## Identity Theft Victim's Complaint and Affidavit

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.

### Before completing this form:

1. Place a fraud alert on your credit reports, and review the reports for signs of fraud.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

### About You (the victim)

#### Now

- (1) My full legal name: \_\_\_\_\_  
First Middle Last Suffix
- (2) My date of birth: \_\_\_\_\_  
mm/dd/yyyy
- (3) My Social Security number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- (4) My driver's license: \_\_\_\_\_  
State Number
- (5) My current street address:  
 \_\_\_\_\_  
Number & Street Name Apartment, Suite, etc.  
 \_\_\_\_\_  
City State Zip Code Country
- (6) I have lived at this address since \_\_\_\_\_  
mm/yyyy
- (7) My daytime phone: (\_\_\_\_) \_\_\_\_\_  
 My evening phone: (\_\_\_\_) \_\_\_\_\_  
 My email: \_\_\_\_\_

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.

#### At the Time of the Fraud

- (8) My full legal name was: \_\_\_\_\_  
First Middle Last Suffix
- (9) My address was: \_\_\_\_\_  
Number & Street Name Apartment, Suite, etc.  
 \_\_\_\_\_  
City State Zip Code Country
- (10) My daytime phone: (\_\_\_\_) \_\_\_\_\_ My evening phone: (\_\_\_\_) \_\_\_\_\_  
 My email: \_\_\_\_\_

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

The Paperwork Reduction Act requires the FTC to display a valid control number (in this case, OMB control #3084-0047) before we can collect – or sponsor the collection of – your information, or require you to provide it.

**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<br><input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other |                           |                            |           |
| Select ONE:<br><input type="checkbox"/> This account was opened fraudulently.<br><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<br><input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other |                           |                            |           |
| Select ONE:<br><input type="checkbox"/> This account was opened fraudulently.<br><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<br><input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other |                           |                            |           |
| Select ONE:<br><input type="checkbox"/> This account was opened fraudulently.<br><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.

(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.

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

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

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

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

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