



IDENTITY THEFT

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A few tips about this interactive PDF form:

If you cannot view the fillable fields within the included forms, select “Highlight Existing Fields” at the top right within the purple bar and they will be highlighted blue.

All lines that are still NOT fillable after highlighting are intended to either be filled out by the court, signed by you, or filled out by the notary (if applicable). Be aware that the fields will auto-fill related information. If you have any questions about how to fill out this form, we encourage you to contact our office at the contact information provided below.

The above index is interactive as well – click the page or topic you wish to view.

For questions regarding how to fill out this form or any other legal questions, please contact:

UNT Student Legal Services
1155 Union Circle #303058
Denton, TX 76203

Physical Address:
Stovall Temporary Union Building (STUB)
Suite 136
Denton, TX 76201

940.565.2614
Followup.kmc@unt.edu
www.unt.edu/legal

I.D. THEFT: A DO-IT-YOURSELF KIT

UNT Student Legal Services congratulates you for taking action on your legal issue. As you know, our office provides legal advice and guidance to enrolled students. Sometimes there are situations where you can help yourself to a legal remedy. For that reason, we have developed do-it-yourself (DIY) kits with information designed to empower you both now and in the future.

In this kit you will find the following:

- INSTRUCTIONS
- IMPORTANT CONTACTS
- SAMPLE LETTER FORMS
- FILLABLE ID FRAUD AFFIDAVIT

Please note that this booklet does not constitute legal advice: it is meant to assist UNT students who have been victims of identity theft. You are advised to meet with our attorney who can answer your questions and provide you with the necessary information if you need further guidance.

If at any point in time if you are unsure of how next to proceed, please contact us.

INSTRUCTIONS

If you believe your identity has been used without permission, follow these steps:

- Step 1. Obtain a copy of your credit report
- Step 2. If your report shows unauthorized activity, file a police report. Find
- Step 3. the ID FRAUD AFFIDAVIT on page 9 in this packet and follow the instructions to complete the form.
- Step 4. PREPARE letters for the credit reporting agency as well as the company that extended credit without your authorization.
- Step 5. Make copies of the required documentation and mail out your packets.

IMPORTANT CONTACTS:

- www.annualcreditreport.com – this site allows you free access to your credit reports every 12 months.

- CREDIT REPORTING AGENCIES (CRAs)
 - Equifax – see phone & addresses on page 7
 - Experian – see phone & addresses on page 7
 - Transunion – see phone & addresses on page 7

- FTC's ID theft affidavit

<https://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>

- UNT PD
 - Non-emergency line: 940.565.3000
 - Address: Sullivant Public Safety Center
1700 Wilshire St.
Denton TX 76201

- Denton PD
 - Non-Emergency line: 940.349.8181
 - Address: Denton Police Department
601 E. Hickory St. #E
Denton TX 76205

SAMPLE LETTERS - To the CRA:

[DATE]

To: [CRA]

From: [YOUR NAME & ADD]

RE: FRAUDULENT ACCOUNT

I am the victim of ID theft. The thief

_____MADE a fraudulent transaction

_____Opened a fraudulent account

I did not consent to this; nor have I received any benefit from it.

As required by law, I request that you remove this entry from any credit report while you investigate this matter. To expedite this, I am enclosing the following documents;

- 1) An ID theft affidavit;
- 2) The police report; and
- 3) A copy of my driver's license

You may contact me by email or phone to discuss the progress of your investigation.

Phone #:

Email:

Sincerely,

Sample Letters - To the Company

[DATE]

To: [COMPANY]

From: [YOUR NAME & ADD]

RE: A/C# _____

I am the victim of ID theft. I recently learned that my personal information was used to open a line of credit with your company. I did not open this account, and I request that it be closed and that you clear me of any responsibility for it.

I am enclosing my ID Theft Affidavit along with a copy of the police report I filed.

Please investigate this matter, close the account and absolve me of all charges, as the FCRA requires you to do. Please send me a letter confirming your findings & actions as soon as possible.

Sincerely,

- There are three credit bureaus and you should immediately choose one to alert that you suspect your identity has been misappropriated. It is sufficient just to obtain a 90-day fraud alert on your account from one bureau.

- **Equifax: 1-800-525-6285**

PO Box 740241, Atlanta, GA 30374-0241

Phone: (800) 525-6285

Website: www.equifax.com

- **Experian: 1-888-EXPERIAN (397-3742)**

Experian

PO Box 9701, Allen, TX 75013-0949

Phone: (888)397-3742

Website: www.experian.com

- **TransUnion: 1-800-680-7289**

TransUnion

PO Box 6790, Fullerton, CA 92834

Phone: (800) 680-7289

Website: www.transunion.com

You can obtain your credit information at:

www.annualcreditreport.com

Steps:

1. It is essential to obtain your credit report first so that you can note what type of ID Theft has occurred. Make sure the credit report is up-to-date because one even a month old may not have all of the damage to report. You want to work with the most recent credit report possible.
(www.annualcreditreport.com)
2. Call your local police department and tell them you want to obtain a police report because your identity has been stolen.

3. Send a letter to the business where the fraudulent transaction or fraudulent account occurred to inform it that you were not involved in the transaction.
 4. A victim of ID theft can also request that the credit reporting agency place a freeze on his/her credit reports. CRA's may charge a nominal fee for this service, and putting a freeze on one's account will delay a future credit application due to the need for extra steps to verify one's identify.
-

The next several pages are a fillable PDF version of the Identity Theft Victim's Complaint Affidavit, the original of which can be located on the FTC's website. Once you have filled it out you can save and print it for the appropriate signatures. The boxes that can be filled are highlighted blue, and some boxes will auto fill based on other information you provide. Should you encounter any problems in your attempts to use this fillable PDF, please contact the administrative coordinator at UNT Student Legal Services.



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 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):

(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 (\$)	

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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.

(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