

Derby Police Department



Identity Theft Victim's Packet

Derby Police Case Number _____

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Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for any debts incurred by an identity thief, you must prove to each of the companies where accounts were opened in your name that you didn't create the debt. The ID Theft Affidavit was developed by a group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) for this purpose. Importantly, this affidavit is only for use where a new account was opened in your name. If someone made unauthorized charges to an existing account, call the company for instructions.

While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it. If they do not accept the ID Theft Affidavit, ask them what information and/or documentation they require.

You may not need the ID Theft Affidavit to absolve you of debt resulting from identity theft if you obtain an Identity Theft Report. We suggest you consider obtaining an Identity Theft Report where a new account was opened in your name. An Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit reports; (3) prevent a company from continuing to collect debts or selling the debt to others for collection; and (4) obtain an extended fraud alert.

The ID Theft Affidavit may be required by a company in order for you to obtain applications or other transaction records related to the theft of your identity. These records may help you prove that you are a victim. For example, you may be able to show that the signature on an application is not yours. These documents also may contain information about the identity thief that is valuable to law enforcement.

This affidavit has two parts:

- Part One — the ID Theft Affidavit — is where you report general information about yourself and the theft.
- Part Two — the Fraudulent Account Statement — is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents (for example, driver's license or police report). Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.

Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation.

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Be as accurate and complete as possible. You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. Keep a copy of everything you submit.

If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party. Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

If you haven't already done so, report the fraud to the following organizations:

1. Any 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, once you have placed a fraud alert, you're entitled to order one free credit report from each of the three consumer reporting companies, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. The security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Close the accounts. Follow up in writing, and include copies (NOT originals) of supporting documents. **It's important to notify credit card companies and banks in writing.** Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

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When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number, or a series of consecutive numbers.

3. Your local police or the police in the community where the identity theft took place. Provide a copy of your ID Theft Complaint filed with the FTC (see below), to be incorporated into the police 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.ftc.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. When you file an ID Theft Complaint with the FTC online, you will be given the option to print a copy of your ID Theft Complaint. You should bring a copy of the printed ID Theft Complaint with you to the police to be incorporated into your police report. The ID Theft Complaint, in conjunction with the police report, can create an Identity Theft Report that will help you recover more quickly. The ID Theft Complaint provides the supporting details necessary for an Identity Theft Report, which go beyond the details of a typical police report.

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Victim's 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 _____

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 this address (No. 8) from _____ until _____
(Month/Year) (Month/Year)

10. My daytime telephone number is (_____) _____

10a. My evening telephone number is (_____) _____

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 document.

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

13. My identification documents (i.e., 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 (i.e., my name, address, date of birth, existing account numbers, Social Security number, mother’s maiden name, etc.) or identification documents to obtain money, credit, loans, or goods and/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)

Any additional information (if known)

Any additional information (if known)

15. I do NOT know who used my information or identification documents to obtain money, credit, loans, or goods and/or services without my knowledge or authorization.

16. Additional comments (i.e., description of the fraud, which documents or information were used, how the identity thief gained access to your information, etc.):

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.

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19. (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 agencies, please complete the following:

Agency 1

Officer/Agency Personnel Taking Report

Date of Report

Report Number, if any

Telephone Number

Email Address, if any

Agency 2

Officer/Agency Personnel Taking Report

Date of Report

Report Number, if any

Telephone Number

Email Address, if any

Document checklist

Please indicate the supporting documentation(s) 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, (i.e., driver’s license, state issued ID Card, passport, etc.). If you are under 16 and do not have a photo ID, you may submit a copy of your birth certificate or a copy of your official school record showing your enrollment and place of residence.

21. Proof of residency during the time the disputed bill occurred, the loan was made or any other event took place, (i.e., a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

22. A copy of the report you filed with the police department. If you are unable to obtain a report or a report number from the police, please indicate in Item 19. Some companies only need the report number, not a copy of the report; you may want to check with each company.

Certification

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I certify that to the best of my knowledge and belief, all of the information on and attached to this affidavit is true, correct, 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 the imposition of a fine, or imprisonment, or both.

Signature

Date signed

Notary

Check with each company. Creditors may require notarization. If they do not, please have one witness, non-relative, sign below verifying that you completed and signed this affidavit.

Witness:

Signature

Printed name

Date

Telephone number

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FRAUDULENT ACCOUNT STATEMENT

- Make as many copies as you need. Complete a separate page for each company you are notifying and only send it to that company. Include a copy of your signed affidavit.
- List only the account(s) you are disputing with the company receiving this form. See example below.
- If a collection agency sent you a statement, letter or notice regarding the fraudulent account, attach a copy of that document (**NOT**) the original.

I declare (check what applies):

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:

(Use the example to detail information for companies, and/or collection agencies.)

| Creditor Name/Address | Account Number | Type of authorized credit/goods/services provided by creditor (if known) | Date issued or opened (if known) | Amount/Value provided (amount charged or the cost of the goods/service) |
|---|----------------|--|----------------------------------|---|
| Example: National Bank of State 22 Main Street Columbus, Ohio 22722 | 01234567-89 | Auto Loan | 01/05/2007 | \$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: _____

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