



Identity Theft Victim Resource Guide

Introduction

Fraud crimes and Identity Theft are the fastest growing crimes in the United States. This resource guide is designed to assist you if you are a victim or have the potential to become a victim. By reading and following the steps in this resource guide you will provide the details needed to document the extent of the fraud. Fraud crimes and identity theft cases are very complicated and the person who knows the most about the facts and details of the case is you. As the victim, you must take the time to write down the story of how you became a victim. The following information will help you collect the information needed to investigate your case as well as the information to help you clear your good name. The information collected by you and your investigator will increase the potential that the person(s) who committed this crime will be caught and prosecuted.

Step One

Call the three credit reporting agencies.

- **Place a “fraud alert” by calling the three credit reporting agencies listed below.**

A “fraud alert” tells creditors to follow certain procedures before they open new accounts or make changes to current accounts.

An initial “alert” stays on your credit report for at least 90 days.

To place an alert, or have them removed, you will be required to provide proof of your identity: SSN, name, address, and other personal information requested by the consumer reporting agency. A “fraud alert” will not affect your credit score. You may have to have a police report or have a case number from a police officer.

- **Getting copies of credit reports.**

Once you have placed a “fraud alert” in your file you are entitled to order free copies of your credit reports.

- **What to look for when reading your credit report.**

1. Inquires from companies you have not contacted.
2. Accounts you did not open.
3. Debts on accounts you cannot explain.
4. Check your personal information like your, SSN, address, name, and employers are correct.
5. Make sure to check your credit report often to make sure no new fraudulent activity has occurred.

6. Mark each problem with your credit report clearly and mail a copy of the report back to the reporting agency with a letter disputing the incorrect information (see sample letters).

1. **Equifax:** 1-800-525-6285
www.equifax.com
P.O. Box 740241, Atlanta, GA 303741-0241

2. **Experian:** 1-888-397-3742
www.experian.com
P.O. Box 9532, Allen, TX 75013

3. **TransUnion** 1-800-680-7289
www.transunion.com
Fraud Victim Assistance Division
P.O. Box 6790, Fullerton, CA 92834-6790

Step Two

Start a detailed log in a notebook of all the phone calls and correspondence you make regarding the identity theft, as well as receive. This log should include the following information:

- Name of the person contacted.
- Person's Title.
- Person's phone number and extension.
- Company name.
- Date and time of the call.
- List the result of the call and instructions made by the person you contacted.

Make sure to keep all notes in the notebook. Avoid making notes on scrap pages because it increases the potential you will lose or misplace valuable information. See the **Organizing your case file** section for more information.

Step Three

File a police report with your local police department. A report needs to be filed even if you are not 100% sure if your identity has been stolen.

- Current law says you can file with your local law enforcement agency even if the fraudulent charges were made some where else.
- Make sure to get the officer's business card and case number.
- Provide the officer all of the information that you have collected in your case log notebook.
- Ask the officer how you can pass along information you obtain during your contacts with your creditors.

Step Four

Contact affected credit card companies and banks.

- Close any account that have been tampered with or have been started fraudulently.
- Make sure to password protect any new accounts you open and follow these steps to choose a secure password:
 1. Use a combination of letters, numbers, and symbols.
 2. Do not use common passwords such as: mother's maiden name, SSN, pet's name, any D.O.B, or your telephone number.
 3. Write down all passwords and place them in a secure location such as a safe or safety deposit box.
- Follow these steps when speaking with your bank or credit card company:
 1. Speak with the fraud department and ask for a fraud investigator.
 2. Get the representatives name and contact information.
 3. Get account numbers and account contact information
 4. Ask for copies of all account information.
 5. Ask for verification that the fraudulent or compromised account has been closed and fraudulent debts discharged.
 6. Ask for forms to dispute fraudulent charges. If they do not have a form, dispute the charges in writing (see sample letters).
 7. Ask if they accept the ID Theft Affidavit.
 8. Print out all account information you can online.
 9. Use the ID Theft Affidavit (see attached instructions) to support statements.
 10. Follow-up in writing with all correspondence (use sample letters).
 11. When writing, make sure to get the address for "billing inquires".
- If your checks have been stolen or used fraudulently do the following:
 1. Contact your bank or credit union and stop payments immediately.
 2. Stop payments on any checks you are unsure about.
 3. Contact the major check verification companies and request that retailers not accept your checks (listed below).
 4. Call SCAN at 1-800-262-7771 to learn if bad checks have been passed in your name.
 5. If your accounts have been used fraudulently or you think they have close the accounts and start new accounts with new account numbers.

TeleCheck: 1-800-710-9898 or 927-0188

Cetergy, Inc: 1-800-437-5120

International Check Services: 1-800-631-9656

Step Five

Read the attached Additional Identity Theft Resources.

- It provides assistance to Floridians who are identity theft victims.
- Gives you contacts and resources that are available to Florida Residents and it also includes helpful business and governmental agencies information.

Step Six

File a complaint with the Federal Trade Commission

- This will provide important information that can help law enforcement officials track down identity theft thieves and stop them.
- The FTC can refer complaints to government agencies and companies for further action.

Make online reports at www.consumer.gov/idtheft or call 1-877-438-4338. Make sure to call the hotline to update your complaint if you have any additional information or problems.

Step Seven

Organizing your Identity Theft Case

Case File

- Keep dates and times (start with when you found out you were a victim of identity theft).
- Write all notes in your file.
- Write the following information of people contacted: names, title, phone numbers, extensions, fax numbers, and the company name.
- Include notes on the conversations and if any follow-up is needed.

Confirm conversations

- Ask for written confirmation of all conversations and agreements made.

Log correspondence in case file

- Log all items sent and received, who it was from, and the date it was received or sent.
- Send all letters via certified mail, receipt requested. Keep all receipt post cards and put them in your case file.

Log telephone calls in your case file.

- Start a telephone and address contact list.
- Use the last pages of your case log notebook and work backwards.
- This will allow you to find contact numbers quickly.

Costs

- Keep track of all expenses include dates, description of items, and what the items were used for.
- Attach receipts and make copies of them for your case file.

Examples of expenses:

1. Long distance phone calls.
2. Cell phone calls.
3. Postage.
4. Mileage.
5. Notarizing.
6. New Checks.
7. Time lost from work.
8. Time spent working on case.
9. Any publications purchased.

The courts may consider these reimbursable costs and it is a good idea to document how much you are spending on your investigation.

Summary of actions

- Each month it is important for you to record all information gathered and new information obtained during your investigation. This will help you stay focused and allows you to record all information in a complete and detailed narrative.

Copies

- **Do Not** give originals to any agency or company.
- Make copies of all original information in your case file.
- Place these originals in an accordion type folder and keep them in a safe locked area.
- Make sure to complete this step immediately upon receiving new information and documents.
- Keep all information sent or gathered from all sources and creditors that proves that fraud has taken place.
- File all information even if you do not understand the importance of the documents.

Credit Reports

- Keep copies of all credit reports requested.
- This allows you to compare changes in the documents.

Step Eight

Preparing for the initial meeting with your investigator

Answer the following questions to provide your investigator the information they will need to start investigating your case. Use the information that you have collected and

requested from your creditors. Answering these questions allows you to collect all the details needed to organize your story into a victim summary that you will complete in the next section.

1. How you first discovered the fraud/ID theft.
2. Actions or contacts you have made so far.
3. Locations (exact addresses) of where fraudulent applications were submitted and signed in your name.
4. Locations (exact addresses) and departments where fraudulent purchases were made.
5. Locations (exact addresses) where goods, services, and/or utilities were delivered in your name.
6. Locations listed as home addresses on fraudulent applications.
7. Telephone numbers listed on all fraudulent applications, orders, and accounts.
8. Names used as primary and secondary account holders.
9. All account numbers and the entire numbers of any fraudulent accounts.
10. The full name, address, phone numbers, and date of birth of any person related to the fraudulent activity.
11. The names of all companies, investigators, customer service representatives, phone numbers, emails, and fax numbers of any person you have contacted about the fraudulent activity. Include the following information: dates, times, brief summary of the conversation, and ask each person for a contact letter for your file.
12. Photocopy all letters, account statements, or correspondence received from companies or individuals about the case.
13. Write down any questions that you have for the investigator and ask them when you meet with your investigator.

Step Nine

Take the above information and write a complete and detailed narrative. See the narrative example and use it as a guide.

Step Ten

Meeting with your investigator

It may take up to a week for your case to be assigned to an investigator. The investigator will contact you and set up a meeting date and time. Our investigators carry heavy caseloads. It is important to provide them with the information they need quickly and accurately. This not only helps you, but it helps close the gap on the thieves who have used your identity fraudulently. Here are the steps to follow when meeting with your investigator:

- Give the investigator a copy of the completed narrative that you completed prior to the meeting. You may have to bring a copy to the police department if the investigator speaks to you on the phone.
- Listen and answer completely the questions that the investigator asks you. They may have a form for you to fill out to help you clarify all the information needed.
- If you feel a certain area has not been covered show the investigator a copy of your outline for the narrative and cover these areas.
- Give the investigator all the information that you have collected up to this point. Let the investigator know about all the evidence you think might be available.
- Ask the investigator the preferred method of contact.

How you can help your investigator.

- Update your personal case file, documenting your case.
- Contact the investigator in the manner he/she advised you to contact them with new information.
- You can contact your investigator every 3-4 weeks to check the status of the case.
- Ask what you can do to help the case move forward. They may be waiting on a document that you have recently received or you can get for them.

Conclusion

Most identity theft cases do not end up in arrest. Many companies will choose to “write-off” the fraudulent charges and will not help you or law enforcement. The information in this guide is not to be considered the only resource to use when trying to challenge fraudulent accounts or charges. It was designed to be simple and provide you with an easy way to get organized and obtain the information and knowledge to give yourself a fighting chance to remove all aspects of identity theft from you life and credit report. This guide will lead you in the right direction. Remember, the majority of the time you will be conducting you own investigation and in charge of clearing your good name.

Sources:

1. Federal Trade Commission. (2006, February). Fighting back against identity theft. Retrieved March 11, 2007, from <http://www.ftc.gov/bcp/edu/microsites/idtheft/>
2. Florida Attorney General. (2005). Florida’s ID theft kit. Retrieved March 11, 2007, from <http://www.myfloridalegal.com/identitytheft>
3. Identity Theft Resource Center. (2007, February). Victim resources. Retrieved March 11, 2007, from <http://www.idtheftcenter.org/vguides.shtml>

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.

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.

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.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. 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.

**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)

(Date of report)

(Phone number)

(Officer/Agency personnel taking report)

(Report number, if any)

(email address, if any)

(Agency #2)

(Date of report)

(Phone number)

(Officer/Agency personnel taking report)

(Report number, if any)

(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 (the company that opened the account or provided the goods or services)	Account Number	Type of unauthorized credit/goods/services provided by creditor (if known)	Date issued or opened (if known)	Amount/Value provided (the amount charged or the cost of the goods/services)
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

Example of Victim Summary or Narrative

Include as much information as you can to effectively complete this portion of the victim resource guide. The more facts you can gather and pass on to the investigator the faster you will see results.

Name: John Doe DOB: 01/02/1900 DL # M1000000 SSN: 000-00-0000

Address: 1000 Central Street, Mytown, FL 00000

Home phone: 000-000-0000 Other phone: 000-000-0000

Email address: 11111@company.com

Discovery of Fraud:

On 2/12/02 I checked my XYZ Credit Card account and noticed that my credit line had decreased from \$1000.00 to \$50.00. I contacted XYZ (1-800-000-0000) and spoke with Ken Smith who said a large purchase of bicycle equipment had been made in Mobile, Alabama. Ken said the purchase had been made on 2/01/02 at approximately 10:00 AM. I told Ken I did not make the purchase and I have never been to Mobile, Alabama. Ken said he would send me a letter in the mail documenting our conversation.

Activity of fraud (chronological order):

- On 2/01/02 at approximately 10:00 AM, \$950.00 worth of bicycle equipment was purchased from ABC Bike Store in Mobile, Alabama. The person used my XYZ credit card account # 123456789 to purchase the items fraudulently.
- On 2/12/02 at approximately 3:00 PM, I checked my XYZ online account and noticed my credit line decreased from \$1000.00 to \$50.00. I immediately called XYZ at 1-800-000-0000 and spoke with Ken Smith in the fraud department. Ken said the purchase was made that day and no other charges have been made in reference to that account. Ken did tell me a new gold account had been opened in my name by telephone on 2/06/02 with a credit line of \$5000.00. Ken said numerous purchases have been made on this account and the credit line is down to \$400.00. I told Ken the purchases were fraudulent and the account was also fraudulent. Ken said he would send me copies of the statements once I completed the ID Theft Affidavit and filed a Police report documenting the fraud. Ken told me he would follow-up with a letter to me.
- I contacted FL DHSMV on 02/02/02 and flagged my driver's license. They told me no one has applied for a duplicate license in my name, nor tried to change the address on the license.

Affected Accounts:

- American Express account 12345678 \$ total charges to date.
- Discover account 12345678 \$ total charges to date.
- Visa account 12345678 \$ total charges to date.

Facts about the imposter:

- My wallet was stolen on 02/02/02 and all my credit cards were in it. My wallet was stolen on the University of US campus from the library and I did not file a police report.
- I spoke with Investigator Jones, with Target Corporation, who told me the credit card was used at his store and he may have video tape of the transaction.

Resources:

Better Business Bureau (BBB) <http://www.bbb.org/>

Board of Governors of the Federal Reserve <http://www.federalreserve.gov/>

Federal Bureau of Investigation (FBI) <http://www.fbi.gov>

Federal Citizen Information Center (FCIC) <http://www.pueblo.gsa.gov/>

Federal Deposit Insurance Corporation (FDIC) <http://www.fdic.gov/>

Internal Revenue Service (IRS) <http://www.irs.gov/>

International Association of Chiefs of Police <http://www.theiacp.org/>

Internet Crime Complaint Center <http://www.ic3.gov/>

National Association of Attorneys General <http://www.naag.org/>

Office of the Comptroller of Currency <http://www.occ.treas.gov/>

U. S. Department of Health and Human Services <http://www.hhs.gov/ocr/hipaa/>
Office for Civil Rights - HIPAA

U. S. Secret Service (USSS) <http://www.secretservice.gov/>

Florida Resources:

Flag your Florida Driver's License.

At your request, the Fraud Section of the Department of Highway Safety and Motor Vehicles (DHSMV) will place a flag on your driver's license if you are a victim of identity theft (regardless of whether your Florida Driver's License has been compromised). To reach the Fraud Section, call (850) 488-4579. You will be asked to submit your request in writing to:

Department of Highway Safety and Motor Vehicles
DDL/BDI - Fraud Section, Room A327
Neil Kirkman Building
Tallahassee, FL 32399-0570

If you believe that the identity thief has actually used your personal information to secure a Florida Driver's License or Identification Card, DHSMV will conduct a fraud investigation. To initiate this investigation, request a DHSMV Identity Theft Report Form and mail it to the address above. The form is also available through the DHSMV website at www.hsmv.state.fl.us

Get assistance through Florida's Fraud Hotline.

Florida's Attorney General provides a toll-free fraud hotline for Floridians who are the victims of Fraud. Contact the hotline at 1-866-9-NO-SCAM (1-866-966-7226). Trained advocates can help provide additional resource information in your area.

Check your Florida criminal history information.

In some instances of identity theft, a victim may be faced with a criminal record for a crime he or she did not commit. The Florida Department of Law Enforcement (FDLE) can provide a Compromised Identity Review (based on a fingerprint comparison of state criminal history files) to determine what, if any, criminal history belongs to you, and if any arrest records have been falsely associated with you as a result of someone using your identity. If a fingerprint check determines you are an identity theft victim, FDLE will work with local law enforcement agencies to attempt to clear fraudulent data from the criminal history files and provide you with a Compromised Identity Certificate. For more information, contact FDLE's Quality Control Section at (850) 410-8880 or visit www.fdle.state.fl.us

Contact the Florida Department of Law Enforcement.

After you have filed a report with local law enforcement and with the FTC's Identity Theft Clearinghouse, you may contact FDLE. FDLE Special Agents who work identity theft cases may be able to provide additional guidance and assistance. Check your phone book to find the nearest FDLE Regional Operations Center or visit www.fdle.state.fl.us

Remove your personal identifiers from Florida court records.

Any person has the right to request the Clerk or County Recorder to redact/remove his or her Social Security number, bank account number, credit, debit or charge card number from an image or copy of an Official Record that has been placed on such Clerk's/County Recorder's publicly available Internet website, or in a court file. If you believe your personal information appears in a publicly available record, contact your County Clerk's Office to initiate a request. A listing of all County Clerks can be found at www.flclerks.com

Report Mail Theft to the U.S. Postal Inspection Service.

The U.S. Postal Inspection Service will investigate if your mail has been stolen by an identity thief and used to obtain new credit or commit fraud. Incidents should be reported to your nearest U.S. Postal Inspection Service district office. Check your telephone book for your local office or visit www.usps.com

Report Passport Fraud to the U.S. Department of State.

If your passport is lost or stolen, or you believe it is being used fraudulently, contact your local Department of State field office. Check your telephone book for your local office or visit www.state.gov

Protect your Social Security number.

The Social Security Administration can verify the accuracy of the earnings reported on your social security number. To check for inaccuracies or fraud, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration by calling 1-800-772-1213 or visiting www.ssa.gov

Sample Dispute Letter- Incorrect Personal Information

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquires

Address

City, State, Zip Code

To Whom It May Concern:

Per our telephone conversation on _____Date_____, I am a victim of identity theft
The following information on my credit report (or account) is incorrect and needs to be
corrected. Please correct the following information:

Provide the information that is wrong and what needs to be corrected.

I am requesting that the information be corrected as soon as possible so that this imposter
cannot make anymore fraudulent transactions. Please do not report this fraudulent
information to any collection agencies and please contact any collection agencies you
have already contacted and advise them that I am a victim of identity theft. I am also
requesting an accurate statement.

Enclosed are copies of (use this area to describe enclosed information), supporting the
fact that I have been a victim of identity theft. Please investigate this matter and correct
the account information as soon as possible.

Sincerely,

Your Name

Enclosures (List what you are enclosing.)

Sample Dispute Letter- Requesting Removal of Unauthorized Inquires

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquires

Address

City, State, Zip Code

To Whom It May Concern:

Per our telephone conversation on _____Date_____, I am a victim of identity theft and did not apply for credit with your company. Please remove the following fraudulent inquiry from my name.

Provide the information on the fraudulent inquiry as it is listed on your credit report. Include all account information and the credit bureau that reported it.

Attach any correspondence you received from this company as well.

I am requesting that the information be corrected as soon as possible and advise the credit reporting bureau's to remove this information from my file. Please do not report this fraudulent information to any collection agencies and please contact any collection agencies you have already contacted and advise them that I am a victim of identity theft. I am also requesting an accurate statement. Please send me a letter advising me you have remedied this situation.

Enclosed are copies of (use this area to describe enclosed information), supporting the fact that I have been a victim of identity theft. Please investigate this matter and correct the account information as soon as possible.

Sincerely,

Your Name

Enclosures (List what you are enclosing.)

Sample Dispute Letter- For Existing Accounts

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquires

Address

City, State, Zip Code

To Whom It May Concern:

Per our telephone conversation on _____Date_____, I am a victim of identity theft and did not make the following charges(s) marked on my statement. The total of these fraudulent charges is \$_____. I am requesting that the charge(s) be removed (or the debit reinstated) and any other charges related to these fraudulent transactions be credited. Please do not report these fraudulent charges to any collection agencies and please contact any collection agencies you have already contacted and advise them that I am a victim of identity theft. I am also requesting an accurate statement.

Enclosed are copies of (use this area to describe enclosed information), supporting the fact that I have been a victim of identity theft. Please investigate this matter and correct the fraudulent charges or account information as soon as possible.

Sincerely,

Your Name

Enclosures (List what you are enclosing.)

Sample Dispute Letter- For New Accounts

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquires

Address

City, State, Zip Code

To Whom It May Concern:

Per our telephone conversation on _____Date_____, I am a victim of identity theft and did not open the following accounts marked on my credit report. The total of these fraudulent charges made on these accoutns is \$_____. I am requesting that the account(s) be removed charges related to these fraudulent transactions be credited. Please do not report these fraudulent accounts or charges to any collection agencies and please contact any collection agencies you have already contacted and advise them that I am a victim of identity theft. I am also requesting an accurate statement.

Enclosed are copies of (use this area to describe enclosed information), supporting the fact that I have been a victim of identity theft. Please investigate this matter and correct the fraudulent charges or account information as soon as possible.

Sincerely,

Your Name

Enclosures (List what you are enclosing.)