

Action Items Checklist

Below is a list of action items to assist you in resolving an identity theft (“ID Theft”) situation as well as help you protect your personal information.

- Contact the institution where the ID Theft is suspected to have occurred. Advise them that you are a victim of ID Theft and ask them to provide you with the process and action items needed for disputing fraudulent accounts.
- File an incident report with your local law enforcement. As a victim of a crime, you have the right to file the report within the jurisdiction where you live. You may also wish to file a report with the Internet Crimes Complaint Center (IC3), which is managed by the FBI.
- File a Victim’s Complaint and Affidavit with the Federal Trade Commission at <https://www.identitytheft.gov/>. See below for the document.
- Review your credit report from the three major credit bureaus (Equifax, Experian, and TransUnion) carefully to review accounts and determine if there may be additional ID Theft or errors on your report. You may also want to order additional reports.
- Be sure to document and keep copies of every action taken. The institution may ask for documentation of your claim to assist in investigating the fraud. Items that they request may include proof of your identity in the form of a copy of your driver’s license and/or social security card, any complaints you’ve filed regarding the fraud or proof of residency establishing that you were not residing where the fraud occurred. If utilities were established at a residency other than where you reside, showing proof of address will assist in the process.
- Visit norton.com/visahelp for additional steps to take based on the specific type of identity theft you are experiencing.

Document Checklist

Below is a list of documents the entity involved may request to resolve the identity theft situation you are experiencing:

- **FTC Identity Theft Victim's Complaint and Affidavit** (*provided in kit*). Most creditors will require this form to be notarized.
- We encourage you to file a **Police Report/Incident Report** with your local law enforcement agency and obtain a copy for your own records. If you have not already filed a report, please present the enclosed letter to your local law enforcement agency to request that a report be prepared.
- **Copy of your Government-Issued ID** (*driver's license, passport, or something similar*)
- **Copy of Social Security Card** or other acceptable proof of your Social Security Number, such as a W-2.
- **Proof of address** (*utility bill, bank statement, paystub or similar in your name*). The creditor may request proof of address for the current date or from the time the identity theft occurred.

Once you have compiled the documents in this checklist, please check with the applicable institution which will advise which documents it requires and how the documents should be provided.



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.

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 (\$)	

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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)

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 notary, _____

(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

RE: FTC Memorandum

Dear Member:

The following Law Enforcement Memorandum is provided by the Federal Trade Commission (FTC) to assist victims of identity theft with filing a police report with their local law enforcement office. The Memorandum helps to explain what type of police report is required, what information should be included, and how the police report helps victims of identity theft.

A police report is often required by credit issuers, service providers and other entities to investigate the occurrence of identity theft. In addition, a police report is required by the Claims Administrator to fully evaluate your claim.

If you have not yet filed a police report, we recommend that you take the attached Memorandum with you and provide to the local law enforcement to help them understand the criticality of assisting you with filing your police report. Once your report has been filed, be sure to request a copy of the report and return it along with your other documents.

MEMO FROM FTC TO LAW ENFORCEMENT

To: Law Enforcement Officer

From: Division of Privacy and Identity Protection
The Federal Trade Commission

Re: **Importance of Identity Theft Report**

The purpose of this memorandum is to explain what an “Identity Theft Report” is, and its importance to identity theft victims in helping them to recover. A police report that contains specific details of an identity theft is considered an “Identity Theft Report” under section 605B of the Fair Credit Reporting Act (FCRA), and it entitles an identity theft victim to certain important protections that can help him or her recover more quickly from identity theft.

Specifically, under sections 605B, 615(f) and 623(a)(6) of the FCRA, an Identity Theft Report can be used to permanently block fraudulent information that results from identity theft, such as accounts or addresses, from appearing on a victim’s credit report. It will also make sure these debts do not reappear on the credit reports. Identity Theft Reports can prevent a company from continuing to collect debts that result from identity theft, or selling them to others for collection. An Identity Theft Report is also needed to allow an identity theft victim to place an extended fraud alert on his or her credit report.

In order for a police report to be incorporated in an Identity Theft Report, and therefore entitle an identity theft victim to the protections discussed above, the police report must contain details about the accounts and inaccurate information that resulted from the identity theft. We advise victims to bring a printed copy of their ID Theft Complaint filed with the FTC with them to the police station in order to better assist you in creating a detailed police report so that these victims can access the important protections available to them if they have an Identity Theft Report. The victim should sign the ID Theft Complaint in your presence. If possible, you should attach or incorporate the ID Theft Complaint into the police report, and sign the “Law Enforcement Report Information” section of the FTC’s ID Theft Complaint. In addition, please provide the identity theft victim with a copy of the Identity Theft Report (the police report with the victim’s ID Theft Complaint attached or incorporated) to permit the victim to dispute the fraudulent accounts and debts created by the identity thief.

For additional information on Identity Theft Reports or identity theft, please visit www.ftc.gov/idtheft.



As someone impacted by identity theft, you have experienced a loss that people may describe as traumatic. It isn't just a financial loss. People have a variety of reactions to such a violation of their privacy.

Don't be surprised if you have:

- **Physical reactions**—trouble sleeping, concentrating, eating, etc.
- **Emotional reactions**—a wide range of response from anger to fear to guilt.
- **Relational reactions**—lack of trust, frustrations, impatience in dealing with others.

You Are Not Alone.

Having worked with people harmed by crime and crisis for nearly 40 years, we've found that identity theft victims have traumatic reactions similar to those victims of violent crime.

We're Here for You.

To talk more with people who recognize traumatic reactions, contact the National Organization for Victim Assistance – **it's FREE.**

1-800-TRY-NOVA (800-879-6682)

Who is NOVA?

Founded in 1975, the **National Organization for Victim Assistance (NOVA)** is the oldest private, non-profit, 501(c)(3) organization of its kind whose mission is to champion dignity and compassion for those harmed by crime and crisis.