

VICARS

Victims Initiative for Counseling Advocacy & Restoration of the Southwest
Protecting the rights of crime victims in Texas

ACTION PLAN
FOR
VICTIMS OF IDENTITY THEFT

ACTION PLAN

STEP 1 – PREPARE

- **Read EACH page of the Action Plan. Not all pages will apply to your particular situation but it is important to read each one so that you cover all your bases.**
- Get two folders, large envelopes, or other containers in which to keep documents.
- Label one “ORIGINALS.” In it keep the originals of all materials you compile. Do not send your original documents to anyone. Keep them safe.
- Label the second folder “COPIES.” In it keep copies of everything relevant to your identity theft.
- Use this Action Plan to document your progress.
- Begin by making several copies of the charts in this Action Plan. Also, make several copies of the sample letters. You may make as many copies as you need.
- Prepare yourself mentally and emotionally. Know that clearing your credit history may take many months and will take many hours of your time. You may also incur out-of-pocket expenses such as postage and copying. Keep track of these expenses in the area provided at the bottom of each page.
- Understand that you may not be able to speak to a live person when you make telephone calls to credit reporting companies or other businesses. Most of them use automated telephone systems.
- Send all mail certified, return receipt requested. This is expensive, but worth it because it allows you to prove that your letters were received. Our form letters have a place below the recipient’s address for you to record the certified mail number. This will help you match the postal service return cards (green cards) to your copies of the letters. When a green card is returned to you, paper clip it to your copy of the letter that matches the card and keep it in your folder.
- Do not take shortcuts! Follow up phone calls with letters confirming what was said. A document speaks for itself; whereas, you may not be able to prove what happened in a disputed telephone conversation.
- Keep track of your time. This Action Plan contains spaces for you to record the time you spent working on your case. Record even a few minutes because they add up.

Time Spent

Expenses

ACTION PLAN

The first thing you will be asked to do is prove who you are. You will need copies of your driver's license or government issued ID card, your Social Security card, and most recent utility bills. You may be asked to prove your residence address for the last 5 years. Companies prefer to use utility bills as proof of address. Contact your utility provider and request a printout showing where you have had service for the past 5 years.

PROVING WHO I AM

My full name:

My date of birth:

Any other names that I have used:

My Social Security Number:

My Driver's License or ID Number:

My addresses for the past 5 years:

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The second thing you will be asked is, “Why do you think you are a victim of identity theft?” Make your answer as short yet as complete as possible. Answer the questions below as accurately as possible. Use this chart as an outline when you speak to anyone about your identity theft. This will help you keep your communications consistent. You will use this information repeatedly in making reports and collecting evidence of your identity theft.

Question	Answer
How did you find out your identity was stolen? Examples: I was turned down for a car loan, or I got calls from a bill collector.	
When did you find out that your identity had been stolen?	
What existing accounts, information, or property were taken and in what amount? Include as much information as you have. You will add to this later.	
What accounts were opened fraudulently using your identity? Include as much information as you have.	
Do you have written proof of the identity theft yet? Example: A letter from a collection agency.	

Time Spent

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STEP 2 – REPORT

There are several steps to take to report your identity theft, and it may feel overwhelming. Each step is important, so do not be tempted to omit a step. First, get a copy of your credit report and report your identity theft to local law enforcement and the FTC.

Credit Reporting Companies – Notify **Equifax, Experian, or Transunion** that you are a victim and request a **fraud alert** be placed on your credit report. That company should notify the other two. A fraud alert is a simple note that lets creditors know someone may be fraudulently applying for credit with your information. Notify Innovis separately because it does not share information with the others at this time. During the phone call, request a free copy of your credit report. Request that the first 5 numbers of your Social Security Number be blocked from your credit report. After you have compiled more information, send a letter confirming your conversation and disputing all fraudulent activity on your credit report. At that point, you will be able to request an extended fraud alert. If you have internet access, you can get an instant credit report at www.annualcreditreport.com. If there is much impostor activity on your credit report, you may be unable to get an instant report at www.annualcreditreport.com. It will take up to two weeks to receive your report by mail.

Agency	Phone Number/ Address	Date of Contact	Contact Person Name/Title	Notes of Conversation	Date Dispute Letter Mailed	Time
www.annualcreditreport.com	not applicable		not applicable	not applicable		
Equifax	800-525-6285 P.O. Box 740241 Atlanta, GA 30374					
Experian	888-397-3742 P.O. Box 9532 Allen, TX 75013					
Transunion	800-680-7289 P.O. Box 6790 Fullerton, CA 92834					
Innovis www.innovis.com	1-800-540-2505 P.O. Box 1358 Columbus, OH 43216					

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Federal Trade Commission (FTC) – It is important to file a complaint with the FTC. The FTC will not investigate your case, but after making a report, your information will be entered into the Identity Theft Data Clearinghouse, a nationwide data bank that documents instances of identity theft in the U.S. to assist law enforcement in the investigation and prosecution of identity thieves. The FTC prefers that complaints be filed online; however, if you do not have computer access, you may file a complaint by telephone or mail. If you file a complaint online, you will be given a printed report that you can send to local law enforcement agencies, creditors, and credit reporting companies. Take the printed report to a notary public and sign it. Then, you will have an identity theft affidavit.

FTC Complaint	Method of Contact	Date Contacted	Contact Person Name/Title	Notes of Contact	Report Taken	Copy Requested	Copy Received	Time
Federal Trade Commission online form: www.ftc.gov/idtheft Phone: 877-438-4338 TYY: 866-653-4261 Identity Theft Clearinghouse Federal Trade Commission 600 Pennsylvania Ave. NW Washington, DC 20580	<input type="checkbox"/> online <input type="checkbox"/> phone <input type="checkbox"/> mail				<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	

If you did not print your FTC complaint, complete an FTC ID Theft Affidavit. It is available from the FTC or from VICARS. Fill in the blanks as completely as possible. Do not sign it until you are in front of a notary public.

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Local Law Enforcement – Notify your local police or sheriff’s department that you are a victim of identity theft/financial fraud. Ask to make a complaint. Request that an official written incident report be made, and ask for an official copy suitable for sending to creditors. If you have an identity theft affidavit or complaint report from the FTC, ask that a copy be attached to your police report.

You may encounter resistance. If so, be polite but firm. Advise each entity that you will provide additional information as it becomes available. If you are in Texas, you can politely remind an officer that Chapter 2 of the Texas Code of Criminal Procedure mandates that an identity theft report be taken in the place where the victim lives.

Agency	Phone Number	Date Called	Contact Person Name/Title	Notes of Conversation	Report Taken	Copy Requested	Copy Received	Time
Local Police Department					<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	
County Sheriff’s Dept.					<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	
Other					<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	

FBI	Method of Contact	Date Contacted	Notes of Contact	Report Taken	Copy Requested	Copy Received	Time
Online complaint form for internet crimes only: www.ic3.gov	<input type="checkbox"/> online			<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes	
	<input type="checkbox"/> phone			<input type="checkbox"/> no	<input type="checkbox"/> no	<input type="checkbox"/> no	
	<input type="checkbox"/> mail						

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U.S. Postal Inspector – Make a report to the U.S. Postal Inspector only if you believe the United States mail was used to steal or abuse your identity. The Postal Inspection Service prefers that reports be made online; however, you may make a complaint by telephone or mail.

Postal Inspector	Method of Contact	Date Contacted	Notes of Contact	Report Taken	Copy Requested	Copy Received	Time
Online complaint form: http://postalinspectors.uspis.gov/forms/idtheft.aspx Phone: 877-876-2455 Mail: Criminal Investigations Service Center ATTN: MAIL FRAUD 222 S. Riverside Plaza, # 1250 Chicago, IL 60606-6100	<input type="checkbox"/> online <input type="checkbox"/> phone <input type="checkbox"/> mail			<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	

Department of Motor Vehicles - If an identity thief has used your drivers license or obtained a license using your information, notify:

Department of Motor Vehicles	Date Contacted	Notes of Contact	Report Taken	Copy Requested	Copy Received	Time
Texas - Execute DPS affidavit and take it to the nearest DPS office. A copy of the affidavit is available from VICARS.			<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no	

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Your Bank and Check Verification Companies – If an identity thief has passed checks in your name or using your bank accounts, notify your bank and the major check verification companies. Ask your bank to change your account number and issue new checks. In Texas, ask your bank to place an alert in the Closed Account Notification System (CANS). Contact check verification companies to make a report of identity theft, and request that they notify retailers not to accept checks with the old account number on them. You may also be able to get a free annual credit report from these companies.

Company	Address/Phone Number	Date Called	Contact Person Name/Title	Notes of Conversation	Date Letter Sent	Time
Telecheck	800-710-9898 P.O. Box 4451 Houston, TX 77210					
Certegy, Inc.	800-437-5120 11601 N. Roosevelt Blvd. St. Petersburg, FL 33716					
Check Rite	800-766-2748 P.O. Box 66178 Chicago, IL 60666					
Chex Systems	800-428-9623 12005 Ford Rd. Dallas, TX 75234					
Your Bank						

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STEP 3 – INVESTIGATE

Next, you need to discover and document how extensively the thief has used your identity. Start by reviewing your last few bank or financial account statements, your credit card bills, and your credit reports. Mark any activity or accounts that do not belong to you. Call SCAN 1-800-262-7771 to find out if a thief has been passing bad checks in your name. Record information about any fraudulent activity or accounts in the following table. Contact law enforcement agencies and credit reporting companies to update your reports with any information received since making your original reports.

Company/ Bank/Other Institution Name	Address and Phone Number	Fraudulent Account Number	Amount Involved	Notes	Time

Time Spent

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STEP 4 – DISPUTE

Write the fraud or security department of each credit reporting company and each creditor, company, debt collector, or financial institution associated with each fraudulent account. Request that each fraudulently used account be closed and removed from your credit report. You should also request a copy of all applications or business transaction records relating to your identity theft; the Fair Credit Reporting Act allows you to receive this information. You can use the form letters in this packet. Your letters must include the following:

1. Proof of your identity such as a copy of your government issued ID card, *e.g.*, your driver's license;
2. Copy of your ID theft report from police and an executed ID Theft Affidavit (as a practical matter, we recommend sending **both** a police report and an ID theft affidavit because some police reports do not include complete information),
3. List of each fraudulent item on your credit report.

If you follow this procedure, the credit reporting companies must remove fraudulent accounts from your credit report within 4 days unless they perform an investigation that proves the accounts to be yours. Within 30 days, creditors must also send you copies of their records regarding accounts and transactions that are the result of identity theft. Follow this procedure for every account or transaction that is not yours. Send your letters by certified mail, return receipt requested and keep a copy.

A chart for recording this information is found on the next page of this Action Plan.

Time Spent

Expenses

ACTION PLAN

Chart for Recording Dispute Letters to Credit Bureaus, Creditors, Debt Collectors, and Financial Institutions:

Company/ Bank/Other Institution Name	Address and Phone Number	Fraudulent Account Number	Date Called	Contact Person Name/Title	Date of Follow-up Letter	Time

Time Spent

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STEP 5 – MONITOR

Because you can get one free report per company per year, it is a good idea to stagger your report requests. Ask for a free credit report from a different company every three to four months so that you can continuously monitor your credit. Make sure that you review all bank and credit card statements monthly and dispute fraudulent items immediately. Keep an accurate record of all people and businesses that contact you regarding your identity theft and any follow-up contacts that you make. Keep a copy of all letters that you send and all information that you receive.

Name/ Title	Company/ Institution/Agency Name	Address and Phone Number	Date of Contact	Notes	Time

Time Spent

Expenses

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STEP 6 – DOCUMENT

Document your out-of-pocket expenses using the form below. Log every penny you spend including cost of telephone calls, copies, postage, and any other expenses you incur. Keep copies of receipts, telephone bills, and other written evidence of your expenses.

Date	Payee	Description	Amount

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IF YOUR SOCIAL SECURITY NUMBER IS BEING USED BY SOMEONE TO GET EMPLOYMENT

In addition to dealing with credit bureaus and creditors, you may also need to do the following:

- Get a copy of your Social Security earnings record. You can order a copy online at www.ssa.gov. It will be mailed to you, and you will have to pay a fee. Or, for an immediate free copy, you can visit your local Social Security office. You can review your earnings record with a Social Security representative in person.
- If your Social Security earnings record shows that your earnings are more per year than they should be, go in person to your local Social Security office. Meet with a Social Security representative and explain the situation. They should issue a corrected earnings report.
- Report the matter to your local police or sheriff's department and get a copy of your police report.
- When a person is using your Social Security number to get a job, you may receive a letter from the Internal Revenue Service (IRS) stating that you have failed to report income or asking you to explain why two tax returns were filed under your Social Security number. Write a response letter to the IRS explaining the situation. Send your response to the address noted in the letter you received. Attach a copy of your police report, your corrected Social Security earnings report, documents proving your address and your employer, and a copy of your state issued identification card. A tax examiner will review your response and will contact you to assist in resolving the situation.
- The IRS now has an Identity Protection Specialized Unit to assist victims of identity theft with tax related problems. Call them toll free at 1-800-908-4490. Ask to have your Social Security number flagged so that you do not have to respond to the same issue every year.
- If you continue to have tax problems due to your identity theft, you can also ask for help from the United States Taxpayer Advocate. To request assistance, fill out an IRS form 911, and send it to the IRS at the address listed on the form instructions. Form 911 can be obtained from the IRS at www.irs.gov. You can also reach the Taxpayer Advocate toll free at 1-877-777-4778.

Time Spent

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Expenses

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ACTION PLAN

STEP 7 – PREVENT

Take the following actions to prevent future identity thefts.

Watch your trash. Shred any documents with account or identity information before you throw them away or recycle them. This includes bills, account statements, bank statements, tax returns, and credit card offers.

Watch your mail. If possible, install a mail box that locks so that thieves cannot steal your mail. When you go out of town, contact your local post office and ask that your mail be held until you return.

Consider a credit freeze. A credit freeze makes your credit report unavailable for viewing by most potential creditors unless you take steps to thaw it. It takes about three business days to thaw a credit freeze. When a potential creditor makes a request to see your credit report, the reporting agency notifies the potential creditor that your report cannot be viewed unless you take steps to release your credit report. If you are a victim of identity theft, there should be no charge for placing a freeze on your credit; however, if you are not a victim or if you are requesting a thaw, you may be charged a nominal fee. You must request a credit freeze in writing. Send your request by certified mail.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

Innovis Security Freeze
P.O. Box 1373
Columbus, OH 43216-1373

Opt out of credit card offers. Visit www.optoutprescreen.com and follow the instructions, or call 1-888-5-OPT-OUT (1-888-567-8688).

Get on the federal “no call” list. Visit <https://www.donotcall.gov/>. You may register your home and cell phone numbers. After your numbers have been placed in the registry for 31 days, most telemarketers should not call you. Charities, political organizations, and businesses with whom you currently do business are exempt and are generally allowed to contact you unless you specifically ask them not to.

Surf Safely. Protect email and other online accounts with passwords. Do not use passwords that are easily guessed, *e.g.*, your name, your birthdate, or your telephone number. Do not keep a list of your passwords on your computer or near your computer. Do not open or respond to emails unless you know the sender. Do not respond to emails asking for passwords or personal information. Find out more at www.OnGuardOnline.gov.

Time Spent

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IF YOU NEED ADDITIONAL HELP:

No publication can cover every conceivable situation that may arise for a victim of identity theft or financial fraud. You may have questions that are not answered in this publication, or you may need the services of an attorney. Help is available.

The Texas Attorney General's Office

(800) 252-8011

PO Box 12548

Austin, TX 78711-2548

www.texasfightsidtheft.gov

Identity Theft Resource Center

www.idtheftcenter.org

(888) 400-5530

FTC's Consumer Response Center

1-877-ID-THEFT (438-4338)

Consumer Response Center

Federal Trade Commission

600 Pennsylvania Ave, NW

Washington, DC 20580

www.ftc.gov

FTC On-line Protection

www.onguardonline.gov

Privacy Rights Clearinghouse

www.privacyrights.org

Money Scam Prevention

www.fakechecks.org

National Consumer's League Fraud Center

www.fraud.org

1-800-876-7060

Do Not Call List

www.donotcall.gov

1-888- 382-1222

Opt Out of Credit Offers

www.optoutprescreen.com

1-888-567-8688

Before you donate, check to see if the charity is legitimate

www.charitywatch.org:

(773)-529-2300

GuideStar

www.guidestar.org

Report SPAM

Email: spam@uce.gov

Medicare Info

www.medicare.gov

1-800-633-4227

Report SPAM

Email: spam@uce.gov

SAMPLE LETTER TO CREDIT REPORTING COMPANIES

Sender's Name:
Sender's Address:
Sender's City/State/Zip:

Date:

Equifax
FRAUD DEPARTMENT
P.O. Box 740241
Atlanta, GA 30374
Certified mail no.

Experian
FRAUD DEPARTMENT
P.O. Box 9532
Allen, TX 75013
Certified mail no.

Transunion
FRAUD DEPARTMENT
P.O. Box 6790
Fullerton, CA 92834
Certified mail no.

Re: Dispute or File No.

This letter will confirm that I am a victim of identity theft. If you have not already done so, please place an extended seven year fraud alert on my credit report and remove the first five digits of my Social Security Number from my credit report. In reviewing my credit report, I have found the following fraudulent inquiries/accounts which are related to transactions that were not initiated by me:

I am disputing these entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because the transactions represented by the entries were not initiated by me but by an imposter. Please block the disputed entries from my credit report because they are attributable to identity theft. If you do not remove the disputed entries, please provide proof of your reinvestigation and the reason for non-removal.

Please add the following statement to my credit report: FRAUD VICTIM! DO NOT EXTEND CREDIT WITHOUT CONTACTING ME PERSONALLY. MY DAYTIME PHONE NUMBER IS .

I am enclosing a copy of my police or sheriff's report, ID theft affidavit, and ID for your convenience. Please do not hesitate to contact me if you have questions regarding this matter.

Sincerely,

Signature
Printed name:

SAMPLE LETTER TO BUSINESSES

Sender's Name:

Sender's Address:

Sender's City/State/Zip:

Date:

Business Name:

ATTN: Collections or Fraud Department

Business Address:

Business City/State/Zip:

Certified mail no.

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven year fraud alert be placed on my credit report. In reviewing my credit report, I have found the following fraudulent inquiries, accounts, or debts at your business which are transactions that were not initiated by me:

I am disputing these inquiries, accounts, debts, and entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because these transactions were not initiated by me. Please close the referenced accounts and take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)
- Telephone numbers and identifying information used to open or access the account
- Any other documents associated with the account.

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I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case.

Please note that the federal Fair Debt Collection Practices Act prevents you from placing a disputed debt or account with a collection agency – especially when you have been notified that a debt or account was fraudulently obtained by identity theft.

I am enclosing a copy of my police or sheriff's report for your convenience. Please do not hesitate to contact me in writing if you have questions regarding this matter.

Sincerely,

Signature and printed name

SAMPLE LETTER TO BILL COLLECTORS

Sender's Name:

Sender's Address:

Sender's City/State/Zip:

Date:

Collection Agency Name:

Address:

City/State/Zip:

Certified mail no.

CEASE AND DESIST LETTER NOTICE OF DISPUTED DEBT – IDENTITY THEFT REQUEST FOR INFORMATION

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven year fraud alert be placed on my credit report. You have contacted me regarding the above-referenced alleged debt. **This letter will serve as notice to you that the underlying transaction was not initiated by me but by an imposter, that I am disputing the above-referenced debt, and that I am a victim of identity theft.**

Under the Fair Credit Reporting Act and the Federal Fair Debt Collections Practices Act, you have a duty to report this dispute to the creditor, your client. You are prevented from making a report of this disputed debt to credit reporting agencies. If you have not already done so, please close the referenced accounts. If you have furnished information to credit reporting agencies, please take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)
- Telephone numbers and identifying information used to open or access the account

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I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case. Their job will be easier if your records are produced in a form that can be used in court. I am enclosing a standard business records affidavit, and I respectfully request that you execute it or a similar business records affidavit to accompany the records that you send to me.

Other than providing account documentation, I request that you cease communications to me about the alleged debt referenced above. The Fair Debt Collection Practices Act requires that you honor this request.

I am enclosing a copy of my police or sheriff's report, ID theft affidavit, and photo ID for your convenience. Thank you in advance for your help in resolving this matter.

Sincerely,

Signature and printed name