



Identity Theft Worksheet

Developed to assist victim recovery, enhance investigation/prosecution, and inform community.

Identity Theft Involving an ATM or Debit Card

Call your bank immediately if your ATM or debit card (check card) is lost, stolen, or used by someone without your permission. Cancel the card. Request a new ATM or debit card with a new account number and a new password or PIN. Follow up the conversation by writing a letter. Mail the letter by *certified mail, return receipt requested*. Keep a copy of the letter and the mail receipt for your records.

Your liability depends upon how quickly you report the lost, stolen, or unauthorized use of the card. It also depends upon your financial institution's policy. Some cap the liability at \$50. Others base the liability upon the number of days between the date the account was compromised and the date you reported it to the institution. In other words, you could be at risk of losing the funds in your checking account as well as your available line of credit (overdraft protection).

You are not liable for any unauthorized withdrawals if you report your card as lost or stolen *before* it is used without your permission. You are not responsible for unauthorized use of the card occurring *after* you report the card lost, stolen, or used by someone else.

Name of the financial institution that issued your ATM or Debit Card: _____

I contacted the fraud department of my financial institution to report the crime on _____.
(Date)

Name of contact person: _____

Telephone number of contact person: _____

I cancelled the compromised ATM or debit card and was issued a new one with a new number and a new password or PIN on _____.
(Date)

Record each instance in which your ATM or Debit Card was used without your permission. This information is vital to your case.

Date of transaction: _____

Amount of transaction: \$ _____

Location where the transaction occurred: _____

Write down any instructions you receive from your financial institution and additional information regarding the above transaction. Keep a log of all telephone calls you make or receive. Retain copies of any letters you write or forms you submit.

* * * *

Date of transaction: _____

Amount of transaction: \$ _____

Location where the transaction occurred: _____

Write down any instructions you receive from your financial institution and additional information regarding the above transaction. Keep a log of all telephone calls you make or receive. Retain copies of any letters you write or forms you submit.

Note: Make additional copies of this page as needed to record information for each instance in which your ATM or Debit Card was used without your permission.