



Identity Theft Worksheet

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

Credit Bureau Reports: Disputing Fraudulent Charges on an Existing Account

You must contact the credit bureaus as well as the creditors when disputing fraudulent charges on your existing accounts. You may request that these charges be blocked from appearing on your credit reports during the dispute process. As soon as possible, close the account and open a new one with a new number and a new password or PIN.

Be sure to maintain records of your telephone conversations. Keep copies of letters you write and forms you complete. Send all correspondence by *certified mail, return receipt requested*. Keep the receipts for your records.

Step 1: Dispute Fraudulent Charges on an Existing Account with the Credit Bureaus

Before contacting the credit bureaus, make sure you have:

- Reviewed and clearly circled, marked, or highlighted all incorrect information on your credit reports.
- Located the reference, report, file, or confirmation number on each credit report.
- Located the toll-free telephone contact number on each credit report.
- Obtained copies of the complaint you filed with a law enforcement agency.

For more information, visit the credit bureau websites at:

Equifax: <http://www.equifax.com>

Experian: <http://www.experian.com>

TransUnion: <http://www.transunion.com>

Telephone the credit bureau. Be sure to write down the instructions you receive from the representative. Follow-up with a letter. You may need to provide copies of identification documents, account statements, and the complaint you filed with a law enforcement agency. Attach a copy of the page of your credit report with the compromised account clearly marked.

**Letter to Credit Bureaus Disputing Fraudulent Charges on an Existing Account
(Sample)**

Date

Name of Credit Bureau

Mailing Address Provided on Credit Bureau Report

Re: *Reference, Confirmation, File, or Report Number*
 Your Full Name
 Your Complete Address

To Whom It May Concern:

Per our telephone conversation on _____ (*Date*), I am a victim of identity theft. Charges were made on my account(s) that I did not authorize. Please block the fraudulent information below from appearing on my credit file.

List the compromised account(s) appearing on your credit report(s). For each account, include the:

- *Name of company*
- *Your account number*
- *Date of each fraudulent charge on the account*
- *Amount of each fraudulent charge on the account*

I have clearly marked the fraudulent charge(s) on my credit bureau report and enclosed a copy of the page(s). Also enclosed is a copy of:

List the supporting documentation enclosed with this letter:

- *If you received an account statement or debt collection notice showing the fraudulent charges, state it here and attach a copy to this letter.*
- *If the credit bureau requests copies of identity documents, list the documents here and attach a copy to this letter. You may be requested to provide a copy of your telephone or utility bill, driver's license, and your Social Security card. Never send original documents.*
- *If you filed a complaint with a law enforcement agency, state it here and attach a copy to this letter.*

Sincerely,

Step 2: Dispute Fraudulent Charges on an Existing Account with the Creditors

Contact the companies and financial institutions where your imposter made fraudulent charges on your accounts. Notify each that you are a victim of identity theft.

Telephone each creditor. Write down the instructions you are given. Ask where to send your dispute letter. *The mailing address may be different from the address for remitting account payments.* Enclose all supporting documentation requested by the creditor with your letter.

Letter to Creditors Disputing Fraudulent Charges on an Existing Account (Sample)

Date

Name of Company or Financial Institution

Attention: Fraud Department

Mailing Address of Company or Financial Institution

Re: *Account Number*
Your Full Name
Your Complete Address
Your Telephone Number

To Whom It May Concern:

I am a victim of identity theft. Charges were made on my account that I did not authorize.

List all unauthorized charges to your account here. Include the date and amount of each charge.

Per our telephone conversation on _____, I have enclosed copies of:
(Date)

List the supporting documentation enclosed with this letter:

- *If the unauthorized charges appear on your account statement or you received a collection notice, state it here and attach a copy to this letter.*
- *If the creditor requests copies of identity documents, list the documents you enclosed. Never send the originals.*
- *If you filed a complaint with a law enforcement agency, state it here and attach a copy to this letter.*

I request the fraudulent charges be removed from my account. Send me a letter confirming that the account has been corrected. Please notify the three major credit bureaus to remove this information from my credit files.

Sincerely,

Record all of the accounts your imposter used without your knowledge. Write down the actions you took to dispute and resolve them. Print a separate worksheet for each account. Keep them in your notebook or file for future reference.

Record the information regarding the compromised account as shown on your credit bureau report(s) and your account statement.

Name of Creditor: _____

Address: _____

Name of Contact Person: _____

Telephone Number: _____

Account Number: _____

Type of Account: (credit card, cell phone, etc.) _____

This account is on the credit report I received from: _____ Equifax
_____ Experian
_____ TransUnion

List all unauthorized charges to the above account.

Date of charge: _____ **Amount:** \$ _____

Date of charge: _____ **Amount:** \$ _____

Date of charge: _____ **Amount:** \$ _____

Date of charge: _____ **Amount:** \$ _____

Date of charge: _____ **Amount:** \$ _____

I called the credit bureau(s) to dispute the charges on _____
(Date)

Make notes of any special instructions you received from the credit bureau(s): _____

I sent a dispute letter and documentation to the credit bureau(s) on: _____.
(Date)

I called the creditor to dispute the charges on my account on: _____.
(Date)

I spoke with _____.

Make notes of any special instructions you received from the creditor: _____

I sent a dispute letter and documentation to the creditor on: _____.
(Date)

The creditor has information that is vital to your case. Your imposter may have changed your address to one where he or she could receive goods, services, credit cards, or account statements in your name. Record any “identifying” information pertaining to the perpetrator you receive from the creditor.

Addresses, other than your own, associated with the account: _____

Telephone or cell phone numbers on the account: _____

The fraudulent activity took place:

- _____ Online
- _____ In-person at a bank, store, or ATM machine
- _____ By telephone
- _____ By fax
- _____ By email
- _____ Other Explain: _____

Record any other “identifying information” about your imposter you obtained from the creditor:

Record the date you received notification that the investigation was complete and the fraudulent charges were removed from your account.

On _____ I received notification from the creditor stating that the charges are fraudulent and have been removed from my account. I am not responsible for the debt.

On _____ I received notification from the credit bureau(s) stating that the fraudulent charges to my account no longer appear on my credit report(s).