



# Identity Theft Worksheet

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

## Credit Bureau Reports: Correcting Personal Information

If your credit bureau report(s) contain incorrect personal identifying information, you must notify the credit bureau(s). Personal identifying information includes your name, social security number, telephone number, date of birth, addresses, and employer. You will need to provide *copies* of identification documents. Keep copies of letters you write or forms you complete. Send all correspondence by *certified mail, return receipt requested*. Keep the receipts for your records.

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.

To correct personal information on your credit report(s), you may:

- Complete and return the dispute form that is part of each credit bureau report. Attach a copy of the page from your report with the erroneous personal information clearly marked. Attach copies of the required identification documents.
- Refer to the website of the credit bureau(s) for instructions about correcting personal information online:

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

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

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

- Telephone the credit bureau(s). Be sure to write down the instructions you receive from the representative. Representatives do not give out their names. Follow-up with a letter. Attach copies of the required identification documents. Keep a copy of the letter(s) for your records.

**Letter to Credit Bureaus Correcting Personal Information  
(Sample)**

*Date*

*Name of Credit Bureau*

*Mailing Address Provided on Credit Bureau Report*

**Re:**    *Reference, Confirmation number, Report, File or File Number*

*Your Full Name*

*Your Complete Address*

To Whom It May Concern:

Per a telephone conversation with a representative of your agency on \_\_\_\_\_ (*Date*) \_\_\_\_\_, I am a victim of identity theft. My credit report contains erroneous personal information. Please correct the following:

*List the incorrect information as it appears on your credit report. If your report shows an incorrect current or past address, state that you have never lived at the address shown on your credit report. Provide the correct information.*

Please correct this information as quickly as possible so that my imposter cannot use it to commit further fraudulent activity in my name.

*List the supporting documentation enclosed with this letter such as copies of identity documents, police report, or copies of the pages of your credit report with the erroneous information clearly marked.*

Thank you for your help in this matter.

Sincerely,

**Incorrect personal identifying information is on the credit report I received from:** (Check all that apply)

\_\_\_\_ Equifax

\_\_\_\_ Experian

\_\_\_\_ TransUnion

**On \_\_\_\_\_ I contacted the credit bureau(s) and requested correction of my**

*Date*

**personal information by:**

\_\_\_\_ Completing and returning the dispute form on the credit report(s)

\_\_\_\_ Filing a correction request online

\_\_\_\_ Calling the credit bureau(s) and following up with a letter

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