



Identity Theft Worksheet

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

Credit Bureau Reports: Disputing New Accounts Opened in Your Name

You must contact the credit bureaus as well as the creditors when disputing new accounts opened in your name. 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 New Accounts Opened in Your Name with the Credit Bureaus

Disputed accounts are investigated. Once your formal dispute and supporting documentation are on record with the credit bureau(s), they will contact the creditor holding the disputed account(s). In about thirty days you will receive an updated copy of your credit report showing the results of the investigation.

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.

There are several options for disputing fraudulent accounts opened in your name.

- You may complete and return the dispute form that is part of each credit bureau report. Attach a copy of any documentation you have in your records pertaining to the disputed account. Include a copy of the page from your credit report with the fraudulent account clearly marked.
- Refer to the website of the credit bureau(s) for instructions on filing an online dispute:

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, bills, and the complaint you filed with a law enforcement agency. Attach a copy of the page of your credit report with the fraudulent account clearly marked.

**Letter to Credit Bureaus Disputing New Accounts Opened in Your Name
(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 and did not open the following account(s) shown on my credit report:

List the fraudulent accounts on your credit report that were opened in your name. For each account, include the:

- *Name of company where account was opened*
- *Account number*
- *Date account was opened*
- *Outstanding balance*

I have clearly marked the fraudulent account(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 correspondence, such as a bill or debt collection notice from the creditor state it here and attach a copy to this letter.*
- *If the credit bureau requests copies of identity documents, list the documents you are enclosing. You may be requested to provide a copy of your telephone or utility bill, copy of your driver's license, and copy of your Social Security card. Never send original identity documents.*
- *If you filed a complaint with a law enforcement agency state it here and attach a copy of the report to this letter.*

Please investigate the above fraudulent account(s) and remove the information from my credit bureau report.

Sincerely,

Step 2: Dispute New Accounts Opened in Your Name with the Creditors

Contact the companies and financial institutions where your imposter opened new accounts in your name. Notify each that you are a victim of identity theft. Ask that the fraudulent account(s) be closed.

Each credit grantor may have specific procedures for disputing fraudulent accounts. Be sure to keep a log of all telephone conversations and the instructions you are given. You may be required to complete an *Affidavit of Fraud* that the company will mail to you. Additional identity documents may be requested such as a copy of your driver's license and the complaint you filed with a law enforcement agency. Failure to accurately and completely follow the creditor's guidelines could hinder the investigation causing the fraudulent account(s) to remain in your name for a longer period of time.

Once the creditor confirms that the account is fraudulent, ask that a confirmation letter be sent to you as well as to all three of the credit bureaus. At that point, the fraudulent account(s) will be removed from your credit files.

There are two options for disputing fraudulent accounts opened in your name.

- Telephone each creditor and ask if they accept the Federal Trade Commission's *ID Theft Affidavit*. The affidavit was developed to make it easier for victims to dispute fraudulent accounts. Many creditors accept the affidavit but may require additional information and documentation. Be sure to write down the instructions you are given. The affidavit and instructions for completing it are available at: <http://www.consumer.gov/idtheft/pdf/affidavit.pdf>
- Telephone the creditor(s). Be sure to write down the instructions you are given. Follow-up with a letter. Enclose all supporting documentation requested by the creditor. Give the telephone number where you can be reached during the daytime hours.

**Letter to Creditors Disputing New Accounts Opened in Your Name
(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 and did not open the account referenced above. Per our telephone conversation on _____, I have enclosed copies of:

(Date)

List the supporting documentation enclosed with this letter:

- *If you received correspondence from the creditor such as a bill or debt 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 of the report to this letter.*

I request an investigation regarding the above fraudulent account(s). Send me a letter confirming that my name is no longer associated with the account(s). Please inform the three major credit bureaus to remove this information from my credit files.

Sincerely,

Record all of the fraudulent accounts opened in your name and 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.

1. Record the fraudulent account opened in your name as shown on your credit bureau report(s). You may need to update this section as new information becomes available through your correspondence with the credit bureaus and the creditor.

Name of Creditor: _____

Address: _____

Telephone Number: _____

Account Number: _____

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

_____ Experian

_____ TransUnion

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

Date Account Opened: _____

Account Balance: _____

2. Record the method you chose for disputing the account with the credit bureau(s).

On _____ **I contacted the credit bureau(s) to dispute the**
(Date)
account by:

_____ **Completing and returning the dispute form on the credit report(s)**

_____ **Filing a dispute online**

_____ **Calling the credit bureau(s) and following up with a letter**

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

3. Record the method you chose for disputing the account with the creditor.

On _____ I telephoned the creditor to dispute the account.
(Date)

Name of contact person: _____

Telephone number of contact person: _____

On _____ I filed a dispute with the creditor by:
(Date)

_____ Completing and mailing the FTC's *ID Theft Affidavit*

_____ Calling the creditor and following up with a letter

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

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 that 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:

4. Record the date you received notification that the investigation was complete and your name is no longer associated with the fraudulent account.

On _____ I received a confirmation letter from the creditor stating that the account was fraudulent and I am not responsible for the debt. My name has been removed from their records.

On _____ I received an updated credit report stating that their investigation concluded that I did not open the disputed account. The fraudulent account no longer appears on my credit bureau report.