



# **ACTION PLAN FOR VICTIMS OF IDENTITY THEFT**

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## **ACTION PLAN**

### **STEP 1 – PREPARE**

- 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/financial fraud case.
- Use this Action Plan to document your progress.
- Begin by making several copies of pages 11, 13, 14, and 15 of this Action Plan. 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. It is worth the effort.
- 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 the addressees received your letters. 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 you send. 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 the contents of the calls. 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. Each table in this Action Plan contains a column for you to record the time you spent working on your case. Record even a few minutes because they add up.
- Keep track of your expenses. Page 15 of this Action Plan is a table for recording your out-of-pocket expenses. Keep receipts in an envelope in case you need to copy them later.
- If you need help, call VICARS at 1-888-343-4414.

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The first thing you will be asked to do is prove who you are. You will need copies of your drivers 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.	

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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. That company should notify the other two. Notify Innovis separately because it does not share information with the others at this time. Request that a **fraud alert** be placed in your file. 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 (*see* p. 9), 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, get an instant credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). Otherwise, it will take up to two weeks to receive your report. If there is much impostor activity on your credit report, you may be unable to get an instant report at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Agency	Phone Number/ Address	Date of Contact	Contact Person Name/Title	Notes of Conversation	Date Dispute Letter Mailed	Time
<a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>	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 <a href="http://www.innovis.com">www.innovis.com</a>	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 an FTC complaint online, you will be given a printed report that you can send to local law enforcement agencies, creditors, and credit reporting companies.

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: <a href="http://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>  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	

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**Local Law Enforcement** – Notify your local police, sheriff’s department, or other local law enforcement agency 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 a complaint report from the FTC (*see* p. 6), offer to provide a copy.

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	

You may also want to report your identity theft to other law enforcement agencies, check verification companies, and other entities depending on your situation. A few of these options are more fully explained below.

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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 in stealing 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: <a href="http://postalinspectors.uspis.gov/forms/idtheft.aspx">http://postalinspectors.uspis.gov/forms/idtheft.aspx</a>  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.  New Mexico and Oklahoma – Go in person to your nearest drivers license office  Colorado – Call 303-205-8383			<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. If you live 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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**Federal Bureau of Investigation** - The FBI investigates cases involving the internet or criminal enterprises with many victims.  
**U.S. Secret Service** - Investigates cases involving large sums of money or many victims.

FBI	Method of Contact	Date Contacted	Notes of Contact	Report Taken	Copy Requested	Copy Received	Time
online complaint form: <a href="http://www.ic3.gov">www.ic3.gov</a>  phone or mail: 202-324-3000 ask for the telephone number and address for the nearest FBI field office	<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	
<b>Secret Service</b>							
Contact your nearest field office. A list can be found at <a href="http://www.secretservice.gov/field_of_fices.shtml">www.secretservice.gov/field_of_fices.shtml</a> , or call 202-406-5708 and ask for the telephone number for the nearest field office.	<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	

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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 account fraudulently used in your name. 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. Your letter must include the following:

1. Proof of your identity such as a copy of your government issued ID card, *e.g.*, your drivers license;
2. Copy of your ID theft report from police or FTC or an executed ID Theft Affidavit (as a practical matter, we recommend sending both a police report and an ID theft affidavit),
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, and creditors must 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. Form letters are provided in this toolkit. Send your letters by certified mail, return receipt requested and keep a copy.

We also recommend sending a business records affidavit along with your letters because records accompanied by a business records affidavit are admissible in court. This means that the state's attorney would not have to bring a live witness to court to use the records if the person who misused your identity is arrested and brought to trial. A form is included in this toolkit.

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

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**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

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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

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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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### 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 many 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](http://www.optoutprescreen.com) and follow the online 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 both your home and cell phone numbers. After your telephone 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 allowed to contact you in some cases 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](http://www.OnGuardOnline.gov).

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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. Thieves are very creative, and their victims include both the individuals whose personal information was used fraudulently and the businesses that sold goods, performed services, or issued credit based on a stolen identity. The volume of identity theft cases is huge, and you may encounter resistance from law enforcement agencies that are not equipped to handle the large number of cases being reported to them, from creditors or other businesses that are losing tremendous sums of money to identity thieves and scammers, from credit reporting companies that are committed to serving the businesses that pay them and not the consumer whose identity has been fraudulently used, and from bill collectors whose payment depends on the number of dollars collected on delinquent accounts. You may have questions that are not answered in this publication, or you may need the services of an attorney. Help is available.

If you need additional help resolving issues related to your identity theft or financial fraud, contact the Victims Initiative for Counseling, Advocacy, and Restoration of the Southwest toll free at 1-888-343-4414.