



STERLING POLICE DEPARTMENT

135 Leominster road Sterling, MA 01564

Business (978) 422-7331 Facsimile (978) 422-0222

Identity Theft Packet

This packet will provide victims with a list of resources and instructions when dealing with an identity theft situation. The Sterling Police Department will assist victims associated with this crime, but unfortunately, the victims themselves are burdened with resolving their own credit problems. Victims of identity theft must act quickly and assertively to minimize the damage to their good name and credit history.

When dealing with the authorities and financial institutions, try to keep a log of all your conversations, including dates, times, names, and phone numbers. In this packet, there will be a worksheet for your convenience when logging this contact information and a sample dispute letter for existing accounts. There will also be an id theft affidavit supplied by the Federal Trade Commission, which has been adapted by all financial and credit institutions when filing fraudulent activities to your personal accounts.



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www.sterlingpd.com DEPARTMENT

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Sterling Police Department
135 Leominster Road
Sterling, Massachusetts 01564

Chief of Police
Gary M. Chamberland

I. If You Are a Victim of Identity Theft

Take actions immediately to minimize damage to your credit record, and to ensure that you are not held responsible for debts which the identity thief incurred using your name. Keep a record of all correspondence and conversations with financial institutions and other companies, credit bureaus, and law enforcement officials. Send all correspondence by certified mail, return receipt requested, to document what the company received and when. Keep copies of everything.

A. What Do I Do First? Take the following steps as soon as you discover you have been a victim of identity theft.

1.) Promptly make a report with your local police department. File a police report with your local police department, keep a copy for yourself, and give a copy to your creditors and the credit bureaus.

Massachusetts law provides that identity theft is a crime (M.G.L. c. 266, s. 37E). You should be aware that not all identity theft complaints can or will be investigated. However, by providing law enforcement offices with a written report, you make it possible for law enforcement offices to spot trends and patterns, and to identify the prevalence of identity theft.

2.) Place a security freeze on your credit report. Effective October 2007, Massachusetts consumers can place a security freeze on their credit report, prohibiting a credit reporting agency from releasing any information from the report without written authorization (M.G.L. c. 93, § 56 and M.G.L. c. 93, § 62A). If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge up to \$5 each to place, lift or remove a security freeze.

Victims of identity theft must send a written request to each of the credit bureaus (Equifax, Experian, TransUnion) by regular, certified or overnight mail and include name, address, date of birth, social security number, and credit card number and expiration date for payment, if applicable. Each credit bureau has specific requirements to place a security freeze. Review these requirements on the websites for each prior to sending your written request. Please see the **Resources** section of this publication (pages 6-8) for contact information for each credit bureau.

The credit bureaus have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

3.) Close any problem accounts. Contact the credit card companies, banks, or any other creditors to close the accounts that you know have been tampered with or opened fraudulently.

4.) Contact the credit bureaus and place a fraud alert on your credit file. Contact the fraud department of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requires that creditors contact you before opening any new accounts or making any changes to your existing accounts. When you place a fraud alert on your credit file, all three credit bureaus are required by law to automatically send a credit report free of charge to you. This "one-call" fraud alert will remain

in your credit file for at least 90 days. When you get your three credit reports, review them carefully. Look to see whether there are any accounts that you did not open, unexplained debts on your true accounts, and inquiries that you didn't initiate. Contact any companies if there is any unexplained activity. Please see the **Resources** section of this publication (pages 6-8) for contact information for each credit bureau.

5.) Contact the fraud departments of each of your creditors. Make phone calls today if your cards have been stolen. If your ATM or debit card has been stolen, even if you are unsure whether these cards have been used, report the thefts immediately to your bank or card issuer. If your credit cards have been stolen, also report these thefts immediately, whether or not you are aware that the cards have been used. If you are obtaining new accounts from your creditors, make sure to use new personal identification numbers (PINs) and passwords.

Make a list of all of the financial institutions where you do business, including your credit card companies and all of the financial institutions where you have checking, savings, investment, or other accounts. You should also identify your telephone, cell phone and Internet Service Providers. To make sure that each of your creditors is aware that an identity thief may have your account information, report to each of these companies that you have been the victim of identity theft, even if that particular company has not been the subject of the fraud. Ask each of your creditors to place a "fraud alert" on your account. It is a good idea to follow up in writing to each of the companies that you contact, and to keep a record of your letters.

Place an extended alert on your credit file. If you made an identity theft report to a police department, you may submit a copy of that report to one of the three major credit bureaus, and then an extended fraud alert will be placed in your credit file for a 7-year period. Having a fraud alert on your credit file means that any time a "user" of your credit report (for instance, a credit card company, lender, or other financial institution) checks your credit report, it will be notified that you do not authorize any new credit cards, any increase in credit limits, the issuance of a new card on an existing account, or other increases in credit, unless the "user" takes extra precautions to ensure that it is giving the additional credit to you (and not to the identity thief).

B. Who Do I Need to Contact? After taking the steps above, review all credit, billing, and bank statements with great care after you have been the victim of identity theft, and report all questionable activities to the appropriate company or financial institution.

1.) Your Bank. You may learn that the identity thief has written checks in your name. If so, you need to alert your bank, and close your bank account. (Remember to discuss with your bank representative what to do about outstanding checks that have not yet been cashed.) Ask your bank to notify appropriate check verification services that you have been the victim of identity theft. Many retail stores use check verification systems, and you can alert check verification systems about the identity theft, and ask them to stop accepting checks in your name drawn on the account you are closing. The major check verification companies are:

- i. CheckRite (800) 766-2748
- ii. ChexSystems (800) 428-9623 (closed checking accounts)
- iii. CrossCheck (800) 552-1900
- iv. Equifax (800) 437-5120
- v. National Processing Co. (NPC) (800) 526-5380

- vi. SCAN (800) 262-7771
- vii. TeleCheck (800) 710-9898

2.) Registry of Motor Vehicles. If you were issued a driver's license by the Massachusetts Registry of Motor Vehicles, you may use the RMV's website for information about obtaining a new driver's license at www.mass.gov/rmv.

3.) Social Security Administration. Contact the Social Security Administration to request a replacement card if your Social Security card was lost or stolen, or to request a new Social Security number in certain circumstances, or for help to correct your earnings records. You may also contact the Office of the Inspector General to report Social Security number misuse that involves buying or selling Social Security cards, or may involve people with links to terrorist groups or activities. To report fraud, contact the Social Security Administration Office of the Inspector General Fraud Hotline at 1-800-269-0271. For additional contact information, please see the **Resources** section.

4.) United States Postal Service. Notify the U.S. Postal Inspection Service if you suspect that an identity thief has filed a change of your address with the post office. You will also need to notify your local postmaster to make sure that all mail in your name comes to your address. For additional contact information, please see the **Resources** section.

5.) Passport Services Office. If your passport was stolen, you should immediately report that your passport was stolen by completing a written form (called "Statement Regarding Lost or Stolen Passport: DS-64") provided by the U.S. Department of State Passport Services Office. To obtain a new passport, you must also complete the "Application for Passport: DS-11" and submit it in person. For instructions and to download these forms, visit the website for the Passport Services Office at www.travel.state.gov/passport. For additional contact information, please see the **Resources** section.

6.) Cellular or mobile provider. If you discover fraudulent charges on your cell phone or mobile service bill, contact your provider immediately. You will probably need to close your accounts and open new ones. You may also want to request that a password be provided and required before any changes can be made to your accounts.

III. Resources

State and Federal Consumer Agencies

Office of Attorney General Maura Healey

One Ashburton Place

Boston, MA 02108

Phone: (617) 727-2200

TTY: (617) 727-4765

Consumer Hotline: (617) 727-8400

www.mass.gov/ago

Federal Trade Commission

Consumer Response Center

600 Pennsylvania Avenue, NW

Washington, DC 20580

Identity Theft Helpline: 1-877-ID-THEFT

(1-877-438-4338)

TTY: 1-866-653-4261 www.consumer.gov/idtheft www.ftc.gov

Massachusetts Office of Consumer Affairs and Business Regulation

Ten Park Plaza, Suite 5170

Boston, MA 02116

Phone: (617) 973-8700

Consumer Hotline: (617) 973-8787

(888) 283-3757

www.mass.gov/consumer

Credit Reporting

AnnualCreditReport.com

Central source for annual free credit reports from all credit reporting agencies

Order credit reports by phone: 1-877-322-8228

Opt out of pre-approved offers: 1 (888) 5-OPT-OUT

(1-888-567-8688)

www.annualcreditreport.com

Equifax

Order credit reports by phone: 1-800-685-1111

Place a fraud alert on a credit: 1-888-766-0008

www.equifax.com

Experian

Order credit reports by phone: 1-888-397-3742

To report fraud or identity theft: 1-888-397-3742

www.experian.com

TransUnion

Order credit reports by phone: 1-877-322-8228

Dispute an item on your credit report: 1-800-916-8800

Fraud Victim Assistance Department: 1-800-680-7289

www.transunion.com

Other Helpful Resources

Massachusetts Registry of Motor Vehicles

Phone: (617) 351-4500

Toll-free: 1-800-858-3926

TTY: 1-877-768-8833

www.mass.gov/rmv

U.S. Postal Service

Phone: 1-800-ASK-USPS (1-800-275-8777)

TTY: 1-877-TTY-2HLP (1-877-889-2457)

www.usps.com

U.S. Department of State Passport Services Office

Phone: 1-877-487-2778

www.travel.state.gov/passport

Social Security Administration

Office of the Inspector General

Fraud Hotline: 1-800-269-0271

TTY: 1-866-501-2101

www.ssa.gov

www.ssa.gov/oig

Identity Theft Victim Worksheet

Credit Bureaus – Request a "Fraud Alert" be placed in your file and a Victim's Statement asking that creditors call you before opening any new accounts or changing your existing accounts. Ask for a free copy of your Credit Report (if inaccurate due to fraud).

Bureau	Phone Number	Date Contacted	Contact Person	Notes:
Equifax	1-800-766-0008			
Experian	1-800-397-3742			
Trans Union	1-800-680-7289			

Banks, Credit Cards, and Other Creditors – Contact each creditor promptly then follow-up with a letter to protect your legal rights. Check for fraudulent charges and/or changes-of-addresses. Close the accounts that have been compromised and open new ones, being sure to use different, non-obvious pins and passwords.

Creditor	Phone / Address	Date Contacted	Contact Person	Notes:

Law-Enforcement Authorities – File a Police Report and get a copy of it to use as proof of crime when dealing with creditors. Also contact the Federal Trade Commission and file a claim in regards to your case.

Agency/Dept.	Phone Number	Date Contacted	Contact Person	Report # / Notes

Public Utilities – Request a security password be placed in your account file and make sure these utilities understand your dilemma.

Company	Phone Number	Date Contacted	Contact Person	Notes:
Electric				
Phone Service				
Heating				
Cable Service				



STERLING POLICE DEPARTMENT Sample Dispute Letter for Existing Accounts

Date
Your Name
Your Address
Your Town, State, Zip Code

Name of Credit Card Issuer
Billing Inquiries
Address, City, State, Zip Code

Dear Sir or Madam

I am writing to dispute the following information in my file/account. The items I dispute are encircled on the attached copy of the billing statement I have received from you.

The item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgement, ect..) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents, ect..) supporting my position. Please investigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

In addition, pursuant to FACTA, as a victim of identity theft, I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The copies of the records can be mailed to me at the address listed above.

In addition, please make these records available to the Sterling Police Department, 135 Leominster road, Sterling, MA, 01564 upon their request.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for any debts incurred by an identity thief, you must prove to each of the companies where accounts were opened or used in your name that you didn't create the debt.

A group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) developed an ID Theft Affidavit to make it easier for fraud victims to report information. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

It will be necessary to provide the information in this affidavit anywhere a **new** account was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. If someone made unauthorized charges to an **existing** account, call the company for instructions.

This affidavit has two parts:

- **Part One** — the ID Theft Affidavit — is where you report general information about yourself and the theft.
- **Part Two** — the Fraudulent Account Statement — is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents (for example, driver's license or police report). Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.

Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation.

Be as accurate and complete as possible. You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. Keep a copy of everything you submit.

If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party. Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

If you haven't already done so, report the fraud to the following organizations:

1. Any one of the nationwide consumer reporting companies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

- **Equifax:** 1-800-525-6285;
www.equifax.com
- **Experian:** 1-888-EXPERIAN
(397-3742); www.experian.com
- **TransUnion:** 1-800-680-7289;
www.transunion.com

In addition to placing the fraud alert, the three consumer reporting companies will send you free copies of your credit reports, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. The security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Close the accounts. Follow up in writing, and include copies (NOT originals) of supporting documents. *It's important to notify credit card companies and banks in writing.* Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and

passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.

3. Your local police or the police in the community where the identity theft took place to file a report. Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check www.naag.org for a list of state Attorneys General.

4. The Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

Identity Theft Victim's Complaint and Affidavit

A voluntary form for filing a report with law enforcement, and disputes with credit reporting agencies and creditors about identity theft-related problems. Visit ftc.gov/idtheft to use a secure online version that you can print for your records.

Before completing this form:

1. Place a fraud alert on your credit reports, and review the reports for signs of fraud.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

About You (the victim)

Now

- (1) My full legal name: _____
First Middle Last Suffix
- (2) My date of birth: _____
mm/dd/yyyy
- (3) My Social Security number: _____
- -
- (4) My driver's license: _____
State Number
- (5) My current street address:

Number & Street Name Apartment, Suite, etc.

City State Zip Code Country
- (6) I have lived at this address since _____
mm/yyyy
- (7) My daytime phone: (____) _____
 My evening phone: (____) _____
 My email: _____

Leave (3) blank until you provide this form to someone with a legitimate business need, like when you are filing your report at the police station or sending the form to a credit reporting agency to correct your credit report.

At the Time of the Fraud

- (8) My full legal name was: _____
First Middle Last Suffix
- (9) My address was: _____
Number & Street Name Apartment, Suite, etc.

City State Zip Code Country
- (10) My daytime phone: (____) _____ My evening phone: (____) _____
 My email: _____

Skip (8) - (10) if your information has not changed since the fraud.

The Paperwork Reduction Act requires the FTC to display a valid control number (in this case, OMB control #3084-0047) before we can collect – or sponsor the collection of – your information, or require you to provide it.

About You (the victim) (Continued)

Declarations

- (11) I did OR did not authorize anyone to use my name or personal information to obtain money, credit, loans, goods, or services — or for any other purpose — as described in this report.
- (12) I did OR did not receive any money, goods, services, or other benefit as a result of the events described in this report.
- (13) I am OR am not willing to work with law enforcement if charges are brought against the person(s) who committed the fraud.

About the Fraud

(14) I believe the following person used my information or identification documents to open new accounts, use my existing accounts, or commit other fraud.

Name: _____
 First Middle Last Suffix

Address: _____
 Number & Street Name Apartment, Suite, etc.

 City State Zip Code Country

Phone Numbers: (____) _____ (____) _____

Additional information about this person: _____

(14):
Enter what you know about anyone you believe was involved (even if you don't have complete information).

(15) Additional information about the crime (for example, how the identity thief gained access to your information or which documents or information were used):

(14) and (15):
Attach
additional
sheets as
needed.

Documentation

(16) I can verify my identity with these documents:

- A valid government-issued photo identification card (for example, my driver's license, state-issued ID card, or my passport).
If you are under 16 and don't have a photo-ID, a copy of your birth certificate or a copy of your official school record showing your enrollment and legal address is acceptable.
- Proof of residency during the time the disputed charges occurred, the loan was made, or the other event took place (for example, a copy of a rental/lease agreement in my name, a utility bill, or an insurance bill).

(16): Reminder:
Attach copies
of your identity
documents
when sending
this form to
creditors
and credit
reporting
agencies.

About the Information or Accounts

(17) The following personal information (like my name, address, Social Security number, or date of birth) in my credit report is inaccurate as a result of this identity theft:

(A) _____
(B) _____
(C) _____

(18) Credit inquiries from these companies appear on my credit report as a result of this identity theft:

Company Name: _____
Company Name: _____
Company Name: _____

(19) Below are details about the different frauds committed using my personal information.

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

Name of Institution	Contact Person	Phone	Extension
Account Number	Routing Number	Affected Check Number(s)	
Account Type: <input type="checkbox"/> Credit <input type="checkbox"/> Bank <input type="checkbox"/> Phone/Utilities <input type="checkbox"/> Loan <input type="checkbox"/> Government Benefits <input type="checkbox"/> Internet or Email <input type="checkbox"/> Other			
Select ONE: <input type="checkbox"/> This account was opened fraudulently. <input type="checkbox"/> This was an existing account that someone tampered with.			
Date Opened or Misused (mm/yyyy)	Date Discovered (mm/yyyy)	Total Amount Obtained (\$)	

(19):
 If there were more than three frauds, copy this page blank, and attach as many additional copies as necessary.

 Enter any applicable information that you have, even if it is incomplete or an estimate.

 If the thief committed two types of fraud at one company, list the company twice, giving the information about the two frauds separately.

Contact Person: Someone you dealt with, whom an investigator can call about this fraud.

Account Number: The number of the credit or debit card, bank account, loan, or other account that was misused.

Dates: Indicate when the thief began to misuse your information and when you discovered the problem.

Amount Obtained: For instance, the total amount purchased with the card or withdrawn from the account.

Your Law Enforcement Report

(20) One way to get a credit reporting agency to quickly block identity theft-related information from appearing on your credit report is to submit a detailed law enforcement report ("Identity Theft Report"). You can obtain an Identity Theft Report by taking this form to your local law enforcement office, along with your supporting documentation. Ask an officer to witness your signature and complete the rest of the information in this section. It's important to get your report number, whether or not you are able to file in person or get a copy of the official law enforcement report. Attach a copy of any confirmation letter or official law enforcement report you receive when sending this form to credit reporting agencies.

Select ONE:

- I have not filed a law enforcement report.
- I was unable to file any law enforcement report.
- I filed an automated report with the law enforcement agency listed below.
- I filed my report in person with the law enforcement officer and agency listed below.

(20): Check "I have not..." if you have not yet filed a report with law enforcement or you have chosen not to. Check "I was unable..." if you tried to file a report but law enforcement refused to take it.

Automated report: A law enforcement report filed through an automated system, for example, by telephone, mail, or the Internet, instead of a face-to-face interview with a law enforcement officer.

Law Enforcement Department State

Report Number Filing Date (mm/dd/yyyy)

Officer's Name:(please print) Officer's Signature

Badge Number (____) Phone Number

Did the victim receive a copy of the report from the law enforcement officer? Yes OR No

Victim's FTC complaint number (if available): _____

Signature

As applicable, sign and date **IN THE PRESENCE OF** a law enforcement officer, a notary, or a witness.

- (21) I certify that, to the best of my knowledge and belief, all of the information on and attached to this complaint is true, correct, and complete and made in good faith. I understand that this complaint or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Signature

Date Signed (mm/dd/yyyy)

Your Affidavit

- (22) If you do not choose to file a report with law enforcement, you may use this form as an Identity Theft Affidavit to prove to each of the companies where the thief misused your information that you are not responsible for the fraud. While many companies accept this affidavit, others require that you submit different forms. Check with each company to see if it accepts this form. You should also check to see if it requires notarization. If so, sign in the presence of a notary. If it does not, please have one witness (non-relative) sign that you completed and signed this Affidavit.

Notary

Witness:

Signature

Printed Name

Date

Telephone Number