

# Protect Your Personal Information

## Keep your important papers secure

- **Lock them up.** Lock your financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.
- **Limit what you carry.** When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security and Medicare cards at home or in a secure place.
- **Pick up your new checks at the bank.** When you order new checks, don't have them mailed to your home, unless you have a secure mailbox with a lock.
- **Be careful with your mail.** Take outgoing mail to post office collection boxes or the post office. Promptly remove mail that arrives in your mailbox. If you will be away from home for several days, request a vacation hold on your mail:
  - go to your local post office,
  - visit [www.usps.com/holdmail](http://www.usps.com/holdmail), or
  - call the U.S. Postal Service at 1-800-275-8777
- **Shred sensitive documents.** Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents before you put them in your trash.
- **Consider opting out of prescreened offers of credit** and insurance by mail. You can opt out for 5 years or permanently. To opt out for 5 years, call 1-888-567-8688 or go to [www.optoutprescreen.com](http://www.optoutprescreen.com). The 3 nationwide credit reporting companies operate the phone number and website.
- **Protect your medical information.** Destroy the labels on prescription bottles before you throw them out. Don't share your health plan information with anyone who offers free health services or products.
- **Exercise your curiosity.** Before you share information at your workplace, a business, your child's school, or a doctor's office, ask who will have access to your information, how it will be handled, and how it will be disposed of.

## Secure your Social Security Number

- **Protect it.** Share your Social Security number, and your child's, only when necessary. Ask if you can use a different kind of identification.
- **If someone asks you to share** your Social Security number or your child's, ask:
  - why they need it
  - how it will be used
  - how they will protect it
  - what happens if you don't share the number

The decision to share is yours. A business may not provide you with a service or benefit if you don't provide your number.

- **Sometimes you must share your number.** Your employer and financial institutions need your Social Security number for wage and tax reporting purposes. A business may ask for your Social Security number so they can check your credit when you apply for a loan, rent an apartment, or sign up for utility service.

## Be alert to impersonators online

- **Be sure you know who is getting your personal or financial information online.** If a company that claims to have an account with you sends email asking for personal information, don't click on links in the email. Instead, type the company name into your web browser, go to their site, and contact them through customer service. Or, call the customer service number listed on your account statement. Ask whether the company really sent a request.

## Protect your computer and mobile device

- **Use anti-virus software, anti-spyware software, and a firewall.** Set your preference to update these protections often. Protect against intrusions and infections that can compromise your computer files or passwords by installing security patches for your operating system and other software programs.
- **Don't open files, click on links, or download programs sent by strangers.** Opening a file from someone you don't know could expose your system to a computer virus or spyware that captures your passwords or other information you type.
- **Safely dispose of personal information.**
  - Before you dispose of a computer, get rid of all the personal information it stores. Use a wipe utility program to overwrite the entire hard drive.

- Before you dispose of a mobile device:
  - Check your owner’s manual, the service provider’s website, or the device manufacturer’s website for information on how to delete information permanently, and how to save or transfer information to a new device.
  - Remove the memory or subscriber identity module (SIM) card from a mobile device. Remove the phone book, lists of calls made and received, voicemails, messages sent and received, organizer folders, web search history, and photos.

## Protect your data and personal information

- **Encrypt your data.** Keep your browser secure. To guard your online transactions, use encryption software that scrambles information you send over the internet. A “lock” icon on the status bar of your internet browser means your information will be safe when it’s transmitted. Look for the lock before you send personal or financial information online.
- **Be wise about Wi-Fi.** Before you send personal information over your laptop or smartphone on a public wireless network in a coffee shop, library, airport, hotel, or other public place, see if your information will be protected. If you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.
- **Keep passwords private.** Use strong passwords with your laptop, credit, bank and other accounts. The longer the password, the harder it is to crack. Create passwords that mix letters, numbers, and special characters. Don’t use the same password for many accounts. If it’s stolen from you – or from one of the companies with which you do business – it can be used to take over all your accounts.
- **Don’t overshare on social networking sites.** If you post too much information about yourself, an identity thief can find information about your life, use it to answer ‘challenge’ questions on your accounts, and get access to your money and personal information. Consider limiting access to your networking page to a small group of people. Never post your full name, Social Security number, address, phone number, or account numbers in publicly accessible sites.
- **Lock up your laptop.** Keep financial information on your laptop only when necessary. Don’t use an automatic login feature that saves your user name and password, and always log off when you’re finished. That way, if your laptop is stolen, it will be harder for a thief to get at your personal information.
- **Read privacy policies.** Yes, they can be long and complex, but they tell you how the site maintains accuracy, access, security, and control of the personal information it collects; how it uses the information, and whether it provides information to third parties. If you don’t see or understand a site’s privacy policy, consider doing business elsewhere.

# SAMPLE LETTERS AND FORMS

---

## Sample Letters

Dispute Letter for Existing Accounts	A-1
Dispute Letter for New Accounts	B-1
Dispute Letter to Credit Reporting Company	C-1
Memo from FTC to Law Enforcement	D-1

## Enclosures

Fair Credit Reporting Act Section 611	E-1
FTC Notice to Furnishers of Information	F-1

## Forms

Annual Credit Report Request	G-1
FTC Identity Theft Affidavit	H-1
Uniform Minor's Status Declaration	I-1

For more sample letters and forms, see [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).



# SAMPLE DISPUTE LETTER FOR EXISTING ACCOUNTS

---

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department or Billing Inquiries]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am writing to dispute [a] fraudulent charge[s] on my account in the amount[s] of \$\_\_\_\_, and posted on [dates]. I am a victim of identity theft, and I did not make [this/these] charge[s]. I request that you remove the fraudulent charge[s] and any related finance charge and other charges from my account, send me an updated and accurate statement, and close the account (if applicable). I also request that you stop reporting this inaccurate information and report the correct information to all of the nationwide credit reporting companies (CRCs) to which you provided it.

Enclosed is a copy of my Identity Theft Report, credit report, and account statement showing the fraudulent items related to your company that are the result of identity theft. Also enclosed is a copy of the Notice to Furnishers of Information issued by the Federal Trade Commission, which details your responsibilities under the Fair Credit Reporting Act as an information furnisher to CRCs.

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

[Your Name]

## Enclosures:

- Identity Theft Report
- Proof of Identity
- FTC Notice to Furnishers of Information
- Copy of account statement showing fraudulent items
- Credit report of [Your Name] identifying information to be corrected

# SAMPLE DISPUTE LETTER FOR NEW ACCOUNTS

---

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department or Billing Inquiries]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft. I recently learned that my personal information was used to open an account at your company. I did not open or authorize this account, and I therefore request that it be closed immediately. I also request that [Company Name] absolve me of all charges on the account, and that you take all appropriate steps to remove information about this account from my credit files.

Enclosed is a copy of my Identity Theft Report, and a copy of my credit report showing the fraudulent items related to your company that are the result of identity theft. Also enclosed is a copy of the Federal Trade Commission Notice to Furnishers of Information, which details your responsibilities as an information furnisher to credit reporting companies (CRCs). As a furnisher, upon receipt of a consumer's written request that encloses an Identity Theft Report, you are required to cease furnishing the information resulting from identity theft to any credit reporting company.

The Notice also specifies your responsibilities when you receive notice from a CRC, under section 605B of the Fair Credit Reporting Act, that information you provided to the CRC may be the result of identity theft. Those responsibilities include ceasing to provide the inaccurate information to any CRC and ensuring that you do not attempt to sell or transfer the fraudulent debts to another party for collection.

Please investigate this matter, close the account and absolve me of all charges, take the steps required under the Fair Credit Reporting Act, and send me a letter explaining your findings and actions.

Sincerely,

[Your Name]

## Enclosures:

- Identity Theft Report
- FTC Notice to Furnishers of Information
- Credit report of [Your Name] identifying information to be corrected

# SAMPLE DISPUTE LETTER TO CREDIT REPORTING COMPANY

---

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Credit Reporting Company Name and Address]

*Write a separate letter to each of the 3 companies.*

*See contact info on inside back cover.*

Dear Sir or Madam:

I am a victim of identity theft and I write to dispute certain information in my file resulting from the crime. I have circled the items I dispute on the attached copy of my credit report. The items I am disputing do not relate to any transactions that I made or authorized. Please remove or correct this information at the earliest possible time.

I dispute the [name of source, like "Company" or "Court"] [name of item, like "account" or "judgment"] because [explain why the item is inaccurate]. As required by section 611 of the Fair Credit Reporting Act, a copy of which is enclosed, I am requesting that the item[s] be removed [or request another specific change] to correct the information.

[If possible: I have enclosed copies of documents that support my dispute.]

Please investigate and correct the disputed item[s] as soon as possible.

Sincerely,

[Your Name]

## Enclosures:

- Identity Theft Report
- Credit report of [Your Name] identifying information to be corrected
- FCRA Section 611



# MEMO FROM FTC TO LAW ENFORCEMENT

---

**To:** Law Enforcement Officer

**From:** Division of Privacy and Identity Protection  
The Federal Trade Commission

**Re:** **Importance of Identity Theft Report**

The purpose of this memorandum is to explain what an “Identity Theft Report” is, and its importance to identity theft victims in helping them to recover. A police report that contains specific details of an identity theft is considered an “Identity Theft Report” under section 605B of the Fair Credit Reporting Act (FCRA), and it entitles an identity theft victim to certain important protections that can help him or her recover more quickly from identity theft.

Specifically, under sections 605B, 615(f) and 623(a)(6) of the FCRA, an Identity Theft Report can be used to permanently block fraudulent information that results from identity theft, such as accounts or addresses, from appearing on a victim’s credit report. It will also make sure these debts do not reappear on the credit reports. Identity Theft Reports can prevent a company from continuing to collect debts that result from identity theft, or selling them to others for collection. An Identity Theft Report is also needed to allow an identity theft victim to place an extended fraud alert on his or her credit report.

In order for a police report to be incorporated in an Identity Theft Report, and therefore entitle an identity theft victim to the protections discussed above, the police report must contain details about the accounts and inaccurate information that resulted from the identity theft. We advise victims to bring a printed copy of their ID Theft Complaint filed with the FTC with them to the police station in order to better assist you in creating a detailed police report so that these victims can access the important protections available to them if they have an Identity Theft Report. The victim should sign the ID Theft Complaint in your presence. If possible, you should attach or incorporate the ID Theft Complaint into the police report, and sign the “Law Enforcement Report Information” section of the FTC’s ID Theft Complaint. In addition, please provide the identity theft victim with a copy of the Identity Theft Report (the police report with the victim’s ID Theft Complaint attached or incorporated) to permit the victim to dispute the fraudulent accounts and debts created by the identity thief.

For additional information on Identity Theft Reports or identity theft, please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**FCRA § 611 (15 U.S.C. § 1681I)**  
**PROCEDURE IN CASE OF DISPUTED ACCURACY**

(a) Reinvestigations of Disputed Information

(1) Reinvestigation Required

(A) In general. Subject to subsection (f), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

(B) Extension of period to reinvestigate. Except as provided in subparagraph (C), the 30-day period described in subparagraph (A) may be extended for not more than 15 additional days if the consumer reporting agency receives information from the consumer during that 30-day period that is relevant to the reinvestigation.

(C) Limitations on extension of period to reinvestigate. Subparagraph (B) shall not apply to any reinvestigation in which, during the 30-day period described in subparagraph (A), the information that is the subject of the reinvestigation is found to be inaccurate or incomplete or the consumer reporting agency determines that the information cannot be verified.

(2) Prompt Notice of Dispute to Furnisher of Information

(A) In general. Before the expiration of the 5-business-day period beginning on the date on which a consumer reporting agency receives notice of a dispute from any consumer or a reseller in accordance with paragraph (1), the agency shall provide notification of the dispute to any person who provided any item of information in dispute, at the address and in the manner established with the person. The notice shall include all relevant information regarding the dispute that the agency has received from the consumer or reseller.

(B) Provision of other information. The consumer reporting agency shall promptly provide to the person who provided the information in dispute all relevant information regarding the dispute that is received by the agency from the consumer or the reseller after the period referred to in subparagraph (A) and before the end of the period referred to in paragraph (1) (A).

(3) Determination That Dispute Is Frivolous or Irrelevant

(A) In general. Notwithstanding paragraph (1), a consumer reporting agency may terminate a reinvestigation of information disputed by a consumer under that paragraph if the agency reasonably determines that the dispute by the consumer is frivolous or irrelevant, including by reason of a failure by a consumer to provide sufficient information to investigate the disputed information.

(B) Notice of determination. Upon making any determination in accordance with subparagraph (A) that a dispute is frivolous or irrelevant, a consumer reporting agency shall notify the consumer of such determination not later than 5 business days after making such determination, by mail or, if authorized by the consumer for that purpose, by any other means available to the agency.

(C) Contents of notice. A notice under subparagraph (B) shall include

(i) the reasons for the determination under subparagraph (A); and

(ii) identification of any information required to investigate the disputed information, which may consist of a standardized form describing the general nature of such information.

(4) Consideration of consumer information. In conducting any reinvestigation under paragraph (1) with respect to disputed information in the file of any consumer, the consumer reporting agency shall review and consider all relevant information submitted by the consumer in the period described in paragraph (1)(A) with respect to such disputed information.

**FCRA § 611 (15 U.S.C. § 1681I)**  
**PROCEDURE IN CASE OF DISPUTED ACCURACY (CONTINUED)**

(5) Treatment of Inaccurate or Unverifiable Information

(A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall—

- (i) promptly delete that item of information from the file of the consumer, or modify that item of information, as appropriate, based on the results of the reinvestigation; and
- (ii) promptly notify the furnisher of that information that the information has been modified or deleted from the file of the consumer.

(B) Requirements Relating to Reinsertion of Previously Deleted Material

(i) Certification of accuracy of information. If any information is deleted from a consumer's file pursuant to subparagraph (A), the information may not be reinserted in the file by the consumer reporting agency

unless the person who furnishes the information certifies that the information is complete and accurate.

(ii) Notice to consumer. If any information that has been deleted from a consumer's file pursuant to subparagraph (A) is reinserted in the file, the consumer reporting agency shall notify the consumer of the reinsertion in writing not later than 5 business days after the reinsertion or, if authorized by the consumer for that purpose, by any other means available to the agency.

(iii) Additional information. As part of, or in addition to, the notice under clause (ii), a consumer reporting agency shall provide to a consumer in writing not later than 5 business days after the date of the reinsertion

- (I) a statement that the disputed information has been reinserted;
- (II) the business name and address of any furnisher of information contacted and the telephone number of such furnisher, if reasonably available, or of any furnisher of information that contacted the consumer reporting agency, in connection with the reinsertion of such information; and
- (III) a notice that the consumer has the right to add a statement to the consumer's file disputing the accuracy or completeness of the disputed information.

(C) Procedures to prevent reappearance. A consumer reporting agency shall maintain reasonable procedures designed to prevent the reappearance in a consumer's file, and in consumer reports on the consumer, of information that is deleted pursuant to this paragraph (other than information that is reinserted in accordance with subparagraph (B)(i)).

(D) Automated reinvestigation system. Any consumer reporting agency that compiles and maintains files on consumers on a nationwide basis shall implement an automated system through which furnishers of information to that consumer reporting agency may report the results of a reinvestigation that finds incomplete or inaccurate information in a consumer's file to other such consumer reporting agencies.

(6) Notice of Results of Reinvestigation

(A) In general. A consumer reporting agency shall provide written notice to a consumer of the results of a reinvestigation under this subsection not later than 5 business days after the completion of the reinvestigation, by mail or, if authorized by the consumer for that purpose, by other means available to the agency.

(B) Contents. As part of, or in addition to, the notice under subparagraph (A), a consumer reporting agency shall provide to a consumer in writing before the expiration of the 5-day period referred to in subparagraph (A)

- (i) a statement that the reinvestigation is completed;
- (ii) a consumer report that is based upon the consumer's file as that file is revised as a result of the reinvestigation;
- (iii) a notice that, if requested by the consumer, a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and

**FCRA § 611 (15 U.S.C. § 1681I)**  
**PROCEDURE IN CASE OF DISPUTED ACCURACY (CONTINUED)**

address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available;

(iv) a notice that the consumer has the right to add a statement to the consumer's file disputing the accuracy or completeness of the information; and

(v) a notice that the consumer has the right to request under subsection (d) that the consumer reporting agency furnish notifications under that subsection.

(7) Description of reinvestigation procedure. A consumer reporting agency shall provide to a consumer a description referred to in paragraph (6)(B)(iii) by not later than 15 days after receiving a request from the consumer for that description.

(8) Expedited dispute resolution. If a dispute regarding an item of information in a consumer's file at a consumer reporting agency is resolved in accordance with paragraph (5)(A) by the deletion of the disputed information by not later than 3 business days after the date on which the agency receives notice of the dispute from the consumer in accordance with paragraph (1)(A), then the agency shall not be required to comply with paragraphs (2), (6), and (7) with respect to that dispute if the agency

(A) provides prompt notice of the deletion to the consumer by telephone;

(B) includes in that notice, or in a written notice that accompanies a confirmation and consumer report provided in accordance with subparagraph (C), a statement of the consumer's right to request under subsection (d) that the agency furnish notifications under that subsection; and

(C) provides written confirmation of the deletion and a copy of a consumer report on the consumer that is based on the consumer's file after the deletion, not later than 5 business days after making the deletion.

(b) Statement of dispute. If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute. The consumer reporting agency may limit such statements to not more than one hundred words if it provides the consumer with assistance in writing a clear summary of the dispute.

(c) Notification of consumer dispute in subsequent consumer reports. Whenever a statement of a dispute is filed, unless there is reasonable grounds to believe that it is frivolous or irrelevant, the consumer reporting agency shall, in any subsequent report containing the information in question, clearly note that it is disputed by the consumer and provide either the consumer's statement or a clear and accurate codification or summary thereof.

(d) Notification of deletion of disputed information. Following any deletion of information which is found to be inaccurate or whose accuracy can no longer be verified or any notation as to disputed information, the consumer reporting agency shall, at the request of the consumer, furnish notification that the item has been deleted or the statement, codification or summary pursuant to subsection (b) or (c) of this section to any person specifically designated by the consumer who has within two years prior thereto received a consumer report for employment purposes, or within six months prior thereto received a consumer report for any other purpose, which contained the deleted or disputed information.

(e) Treatment of Complaints and Report to Congress

(1) In general. The Commission shall-

(A) compile all complaints that it receives that a file of a consumer that is maintained by a consumer reporting agency described in section 603(p) contains incomplete or inaccurate information, with respect to which, the consumer appears to have disputed the completeness or accuracy with the consumer reporting agency or otherwise utilized the procedures provided by subsection (a); and

(B) transmit each such complaint to each consumer reporting agency involved.

(2) Exclusion. Complaints received or obtained by the Commission pursuant to its investigative authority under the Federal Trade Commission Act shall not be subject to paragraph (1).

**FCRA § 611 (15 U.S.C. § 1681I)**  
**PROCEDURE IN CASE OF DISPUTED ACCURACY (CONTINUED)**

(3) Agency responsibilities. Each consumer reporting agency described in section 603(p) that receives a complaint transmitted by the Commission pursuant to paragraph (1) shall-

(A) review each such complaint to determine whether all legal obligations imposed on the consumer reporting agency under this title (including any obligation imposed by an applicable court or administrative order) have been met with respect to the subject matter of the complaint;

(B) provide reports on a regular basis to the Commission regarding the determinations of and actions taken by the consumer reporting agency, if any, in connection with its review of such complaints; and

(C) maintain, for a reasonable time period, records regarding the disposition of each such complaint that is sufficient to demonstrate compliance with this subsection.

(4) Rulemaking authority. The Commission may prescribe regulations, as appropriate to implement this subsection.

(5) Annual report. The Commission shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives an annual report regarding information gathered by the Commission under this subsection.

(f) Reinvestigation Requirement Applicable to Resellers

(1) Exemption from general reinvestigation requirement. Except as provided in paragraph (2), a reseller shall be exempt from the requirements of this section.

(2) Action required upon receiving notice of a dispute. If a reseller receives a notice from a consumer of a dispute concerning the completeness or accuracy of any item of information contained in a consumer report on such consumer produced by the reseller, the reseller shall, within 5 business days of receiving the notice, and free of charge-

(A) determine whether the item of information is incomplete or inaccurate as a result of an act or omission of the reseller; and

(B) if (i) the reseller determines that the item of information is incomplete or inaccurate as a result of an act or omission of the reseller, not later than 20 days after receiving the notice, correct the information in the consumer report or delete it; or

(ii) if the reseller determines that the item of information is not incomplete or inaccurate as a result of an act or omission of the reseller, convey the notice of the dispute, together with all relevant information provided by the consumer, to each consumer reporting agency that provided the reseller with the information that is the subject of the dispute, using an address or a notification mechanism specified by the consumer reporting agency for such notices.

(3) Responsibility of consumer reporting agency to notify consumer through reseller. Upon the completion of a reinvestigation under this section of a dispute concerning the completeness or accuracy of any information in the file of a consumer by a consumer reporting agency that received notice of the dispute from a reseller under paragraph (2)-

(A) the notice by the consumer reporting agency under paragraph (6), (7), or (8) of subsection (a) shall be provided to the reseller in lieu of the consumer; and

(B) the reseller shall immediately reconvey such notice to the consumer, including any notice of a deletion by telephone in the manner required under paragraph (8)(A).

(4) Reseller reinvestigations. No provision of this subsection shall be construed as prohibiting a reseller from conducting a reinvestigation of a consumer dispute directly.

All furnishers subject to the Federal Trade Commission's jurisdiction must comply with all applicable regulations, including regulations promulgated after this notice was prescribed in 2004. Information about applicable regulations currently in effect can be found at the Commission's Web site, [www.ftc.gov/credit](http://www.ftc.gov/credit). Furnishers who are not subject to the Commission's jurisdiction should consult with their regulators to find any relevant regulations.

## **NOTICE TO FURNISHERS OF INFORMATION: OBLIGATIONS OF FURNISHERS UNDER THE FCRA**

The federal Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681-1681y, imposes responsibilities on all persons who furnish information to consumer reporting agencies (CRAs). These responsibilities are found in Section 623 of the FCRA, 15 U.S.C. 1681s-2. State law may impose additional requirements on furnishers. All furnishers of information to CRAs should become familiar with the applicable laws and may want to consult with their counsel to ensure that they are in compliance. The text of the FCRA is set forth in full at the Web site of the Federal Trade Commission (FTC): [www.ftc.gov/credit](http://www.ftc.gov/credit). A list of the sections of the FCRA crossreferenced to the U.S. Code is at the end of this document.

Section 623 imposes the following duties upon furnishers:

### **ACCURACY GUIDELINES**

The banking and credit union regulators and the FTC will promulgate guidelines and regulations dealing with the accuracy of information provided to CRAs by furnishers. The regulations and guidelines issued by the FTC will be available at [www.ftc.gov/credit](http://www.ftc.gov/credit) when they are issued. Section 623(e).

### **GENERAL PROHIBITION ON REPORTING INACCURATE INFORMATION**

The FCRA prohibits information furnishers from providing information to a CRA that they know or have reasonable cause to believe is inaccurate. However, the furnisher is not subject to this general prohibition if it clearly and conspicuously specifies an address to which consumers may write to notify the furnisher that certain information is inaccurate. Sections 623(a)(1)(A) and (a)(1)(C).

### **DUTY TO CORRECT AND UPDATE INFORMATION**

If at any time a person who regularly and in the ordinary course of business furnishes information to one or more CRAs determines that the information provided is not complete or accurate, the furnisher must promptly provide complete and accurate information to the CRA. In addition, the furnisher must notify all CRAs that received the information of any corrections, and must thereafter report only the complete and accurate information. Section 623(a)(2).

### **DUTIES AFTER NOTICE OF DISPUTE FROM CONSUMER**

If a consumer notifies a furnisher, at an address specified for the furnisher for such notices, that specific information is inaccurate, and the information is, in fact, inaccurate, the furnisher must thereafter report the correct information to CRAs. Section 623(a)(1)(B).

If a consumer notifies a furnisher that the consumer disputes the completeness or accuracy of any information reported by the furnisher, the furnisher may not subsequently report that information to a CRA without providing notice of the dispute. Section 623(a)(3).

The federal banking and credit union regulators and the FTC will issue regulations that will identify when an information furnisher must investigate a dispute made directly to the furnisher by a consumer. Once these regulations are issued, furnishers must comply with them and complete an investigation within 30 days (or 45 days, if the consumer later provides relevant additional information) unless the dispute is frivolous or irrelevant or comes from a "credit repair organization." The FTC regulations will be available at [www.ftc.gov/credit](http://www.ftc.gov/credit). Section 623(a)(8).

### **DUTIES AFTER NOTICE OF DISPUTE FROM CONSUMER REPORTING AGENCY**

If a CRA notifies a furnisher that a consumer disputes the completeness or accuracy of information provided by the furnisher, the furnisher has a duty to follow certain procedures. The furnisher must:

- Conduct an investigation and review all relevant information provided by the CRA, including information given to the CRA by the consumer. Sections 623(b)(1)(A) and (b)(1)(B).
- Report the results to the CRA that referred the dispute, and, if the investigation establishes that the information was, in fact, incomplete or inaccurate, report the results to all CRAs to which the furnisher provided the information that compile and maintain files on a nationwide basis. Section 623(b)(1)(C) and (b)(1)(D).

- Complete the above steps within 30 days from the date the CRA receives the dispute (or 45 days, if the consumer later provides relevant additional information to the CRA). Section 623(b)(2).
- Promptly modify or delete the information, or block its reporting. Section 623(b)(1)(E).

### **DUTY TO REPORT VOLUNTARY CLOSING OF CREDIT ACCOUNTS**

If a consumer voluntarily closes a credit account, any person who regularly and in the ordinary course of business furnishes information to one or more CRAs must report this fact when it provides information to CRAs for the time period in which the account was closed. Section 623(a)(4).

### **DUTY TO REPORT DATES OF DELINQUENCIES**

If a furnisher reports information concerning a delinquent account placed for collection, charged to profit or loss, or subject to any similar action, the furnisher must, within 90 days after reporting the information, provide the CRA with the month and the year of the commencement of the delinquency that immediately preceded the action, so that the agency will know how long to keep the information in the consumer's file. Section 623(a)(5).

Any person, such as a debt collector, that has acquired or is responsible for collecting delinquent accounts and that reports information to CRAs may comply with the requirements of Section 623(a)(5) (until there is a consumer dispute) by reporting the same delinquency date previously reported by the creditor. If the creditor did not report this date, they may comply with the FCRA by establishing reasonable procedures to obtain and report delinquency dates, or, if a delinquency date cannot be reasonably obtained, by following reasonable procedures to ensure that the date reported precedes the date when the account was placed for collection, charged to profit or loss, or subjected to any similar action. Section 623(a)(5).

### **DUTIES OF FINANCIAL INSTITUTIONS WHEN REPORTING NEGATIVE INFORMATION**

Financial institutions that furnish information to "nationwide" consumer reporting agencies, as defined in Section 603(p), must notify consumers in writing if they may furnish or have furnished negative information to a CRA. Section 623(a)(7). The Federal Reserve Board has prescribed model disclosures, 12 CFR Part 222, App. B.

### **DUTIES WHEN FURNISHING MEDICAL INFORMATION**

A furnisher whose primary business is providing medical services, products, or devices (and such furnisher's agents or assignees) is a medical information furnisher for the purposes of the FCRA and must notify all CRAs to which it reports of this fact. Section 623(a)(9). This notice will enable CRAs to comply with their duties under Section 604(g) when reporting medical information.

### **DUTIES WHEN ID THEFT OCCURS**

All furnishers must have in place reasonable procedures to respond to notifications from CRAs that information furnished is the result of identity theft, and to prevent refurnishing the information in the future. A furnisher may not furnish information that a consumer has identified as resulting from identity theft unless the furnisher subsequently knows or is informed by the consumer that the information is correct. Section 623(a)(6). If a furnisher learns that it has furnished inaccurate information due to identity theft, it must notify each consumer reporting agency of the correct information and must thereafter report only complete and accurate information. Section 623(a)(2). When any furnisher of information is notified pursuant to the procedures set forth in Section 605B that a debt has resulted from identity theft, the furnisher may not sell, transfer, or place for collection the debt except in certain limited circumstances. Section 615(f).

The FTC's Web site, [www.ftc.gov/credit](http://www.ftc.gov/credit), has more information about the FCRA, including publications for businesses and the full text of the FCRA.





## 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](http://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

# UNIFORM MINOR'S STATUS DECLARATION

---

This is a voluntary declaration for establishing that a child is a minor. Use it for disputes with credit reporting companies and creditors about identity theft related problems.

## ABOUT THE MINOR CHILD

Full Legal Name \_\_\_\_\_  
First Middle Last, Suffix

Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  
mm/dd/yy

Current Street Address \_\_\_\_\_  
City State Zip Code

The child has lived at this address since \_\_\_\_\_  
mm/dd/yy

All other addresses where the child has lived within the last five years:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## ABOUT THE PARENT, GUARDIAN, OR LEGAL REPRESENTATIVE

Full Legal Name \_\_\_\_\_  
First Middle Last, Suffix

Date of Birth \_\_\_\_\_  
mm/dd/yy

Current Street Address \_\_\_\_\_  
*if different from the child's address*  
City State Zip Code

I have lived at this address since \_\_\_\_\_  
mm/dd/yy

Daytime Telephone ( ) \_\_\_\_\_ Evening Telephone ( ) \_\_\_\_\_

## DOCUMENTATION AND SIGNATURE

Attach COPIES, not originals, of the following documents with your Declaration:

- the child's birth certificate or, for an adopted child without a birth certificate, a final adoption proceeding order or certificate
- the child's Social Security card
- your state identification card, like a driver's license or military issued photo identification card that shows your current address
- a utility bill that shows your current address
- for guardians: a copy of the court order or another proof of guardianship or legal representation of the minor.

### Sign and date the following paragraph:

I certify that, to the best of my knowledge and belief, all the information on and attached to this declaration is true, correct, and complete and made in good faith. I further certify that I am the parent, adoptive parent, legal guardian, or legal representative of the child named in this declaration. I understand that this declaration 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 a false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. § 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

---

Signature

---

Date Signed



# CONTACT INFO

---

## CREDIT REPORTING COMPANIES

### Equifax

---

[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

### Experian

---

[www.experian.com](http://www.experian.com)  
1-888-397-3742

### TransUnion

---

[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

*Ask each company for the email or postal mail address for sending dispute or blocking requests.*

## FEDERAL GOVERNMENT

### Federal Communications Commission

---

For help with telephone service:  
[www.fcc.gov/cgb](http://www.fcc.gov/cgb)

1-888-225-5322  
1-888-835-5322 (TTY)

### Federal Financial Institutions Examination Council

---

To locate the agency that regulates a bank or credit union:  
[www.ffiec.gov/consumercenter](http://www.ffiec.gov/consumercenter)

### Federal Trade Commission

---

To report identity theft:  
[www.ftc.gov/complaint](http://www.ftc.gov/complaint)

1-877-438-4338  
1-866-653-4261 (TTY)

### Internal Revenue Service

---

Identity Protection Specialized Unit

To report identity theft:  
[www.irs.gov/identitytheft](http://www.irs.gov/identitytheft)

1-800-908-4490

### Legal Services Programs

---

To locate a legal services provider:  
[www.lsc.gov/local-programs/program-profiles](http://www.lsc.gov/local-programs/program-profiles)

### Social Security Administration

---

To report fraud:  
go to [www.socialsecurity.gov](http://www.socialsecurity.gov) and type "Fraud" in the Search box.

1-800-269-0271  
1-866-501-2101 (TTY)

### U.S. Department of Education

---

To report fraud:  
[www.ed.gov/about/offices/list/oig/hotline.html](http://www.ed.gov/about/offices/list/oig/hotline.html)

Or go to [www.ed.gov](http://www.ed.gov) and type "OIG Hotline" in the Search box.

1-800-647-8733

### U.S. Department of Justice

---

To report suspected bankruptcy fraud:  
[www.justice.gov/ust/eo/fraud](http://www.justice.gov/ust/eo/fraud)

Or send email to  
[USTP.Bankruptcy.Fraud@usdoj.gov](mailto:USTP.Bankruptcy.Fraud@usdoj.gov)

### U.S. Postal Inspection Service

---

To file a complaint:  
<https://postalinspectors.uspis.gov/contactUs/filecomplaint.aspx>

1-877-876-2455

### U.S. Postal Service

---

To place a hold on mail:  
[www.usps.com/holdmail](http://www.usps.com/holdmail)

To locate a post office:  
[www.usps.com](http://www.usps.com)

1-800-275-8777

### U.S. Securities and Exchange Commission

---

To report fraud:  
[www.sec.gov/complaint/tipscomplaint.shtml](http://www.sec.gov/complaint/tipscomplaint.shtml)

1-800-732-0330

### U.S. Department of State

---

To report a lost or stolen passport:  
[www.travel.state.gov/passport](http://www.travel.state.gov/passport)

1-877-487-2778  
1-888-874-7793 (TDD/TTY)

## **OTHER**

### **American Bar Association**

To locate state and local bar associations:  
[www.americanbar.org/groups/bar\\_services/resources/state\\_local\\_bar\\_associations.html](http://www.americanbar.org/groups/bar_services/resources/state_local_bar_associations.html)

### **Certegy**

To ask about a declined check:  
[www.askcertegy.com](http://www.askcertegy.com)

1-800-437-5120

### **National Association of Attorneys General**

To find a State Attorney General:  
[www.naag.org](http://www.naag.org)

1-202-326-6000 (*Not a toll-free number*)

### **Opt Out**

To opt out of prescreened offers of credit or insurance:  
[www.optoutprescreen.com](http://www.optoutprescreen.com)

1-888-567-8688

### **Free Annual Credit Reports**

To order a free annual credit report:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

1-877-322-8228

### **ChexSystems, Inc.**

To report checking accounts opened in your name:  
[www.consumerdebit.com](http://www.consumerdebit.com)

1-800-428-9623

### **National Association of Regulatory Utility Commissioners**

To get contact information for a state utility commission:  
[www.naruc.org/commissions](http://www.naruc.org/commissions)

1-202-898-2200 (*Not a toll-free number*)

### **TeleCheck Services, Inc.**

To report check fraud:  
[www.firstdata.com/telecheck](http://www.firstdata.com/telecheck)

1-800-710-9898

