

# CHART YOUR COURSE OF ACTION

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

## NATIONWIDE CONSUMER REPORTING COMPANIES – REPORT FRAUD

Consumer Reporting Company	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1.800.525.6285			
Experian	1.888.EXPERIAN (397.3742)			
TransUnion	1.800.680.7289			

## BANKS, CREDIT CARD ISSUERS AND OTHER CREDITORS (Contact each creditor promptly to protect your legal rights.)

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

## LAW ENFORCEMENT AUTHORITIES – REPORT IDENTITY THEFT

Agency/ Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments

The blocking process is only one way for identity theft victims to deal with fraudulent information. There's also the "reinvestigation process," which was designed to help all consumers dispute errors or inaccuracies on their credit reports. For more information on this process, see *How to Dispute Credit Report Errors* and *Your Access to Free Credit Reports*, two publications from the FTC at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## **SAMPLE BLOCKING LETTER – CONSUMER REPORTING COMPANY**

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Consumer Reporting Company

Address

City, State, Zip Code

Dear Sir or Madam:

I am a victim of identity theft. I am writing to request that you block the following fraudulent information in my file. This information does not relate to any transaction that I have made. The items also are circled on the attached copy of the report I received. (Identify item(s) to be blocked by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)

Enclosed is a copy of the law enforcement report regarding my identity theft. Please let me know if you need any other information from me to block this information on my credit report.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)

## **SAMPLE DISPUTE LETTER – FOR EXISTING ACCOUNTS**

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquiries

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) on my account in the amount of \$\_\_\_\_\_. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited, as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as a police report) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

Sincerely,  
Your name

Enclosures: (List what you are enclosing.)

### **CRIMINAL VIOLATIONS**

Procedures to correct your record within criminal justice databases can vary from state to state, and even from county to county. Some states have enacted laws with special procedures for identity theft victims to follow to clear their names. You should check with the office of your state Attorney General, but you can use the following information as a general guide.