

**Safeguard
Yourself.**

**Identity Theft
Recovery Kit**



Identity Theft FAQ

What is Identity Theft?

Identity Theft is the act of using personally identifying information such as name, date of birth (DOB), Social Security Number (SSN) or an account number to gain unlawful access to information or funds. The Federal Trade Commission (FTC) estimates that as many as 9,000,000 Americans have their identities stolen annually.

How could my identity have been compromised?

Criminals employ a variety of methods to steal personally identifying information.

- Rummaging through garbage for discarded tax, employment or account paperwork
- Theft of personal information during a home invasion
- Remote attacks on your computer (aka Phishing)
- Remote attacks through your phone using text messages (aka SMSing)

This is a perfect opportunity to examine how you store sensitive information in your home, on your computer and on your phone.

Why was my identity stolen? What will the criminals do with this information?

A stolen identity may be used to:

- Apply for credit cards, auto loans and other loans
- Open new bank accounts
- Establish utilities such as electricity, water or cell phone service
- Apply for medical or government benefits
- File false information on a tax return and receive an improper refund

Who is committing these crimes? What is being done about it?

The fraudsters perpetrating these crimes range from amateurs to sophisticated organized crime syndicates. Identity Theft costs Americans billions of dollars annually and is investigated by various federal agencies such as the FTC, FBI and IRS.

When should I take steps to respond to identity theft and protect my information?

Immediately! Identity Theft can be a frightening and stressful event but delaying appropriate action will make matters worse.

How long do I have to worry about my information being used?

Unfortunately, the fraudsters may attempt to use the information for a very long time. The good news is that by promptly closing affected accounts and actively monitoring your credit report, you will be able to minimize the impact of this fraud.

Where can I go to find more information about Identity Theft prevention, response and recovery?

The FTC is one of the best sources for Identity Theft information. Visit www.ftc.gov/idtheft for additional resources.

DFCU Financial Routing Number: 072486791





P.O. BOX 6048
DEARBORN, MICHIGAN 48121
PH 313.336.2700 PH 888.336.2700
www.dfcufinancial.com

Identity Theft Checklist

We've made it easy to transfer services to your new DFCU Financial account.

Use this step-by-step checklist to help you with the switch process. Print this checklist and as you complete items, check off the boxes on your printed copy.

<input type="checkbox"/>	Protect your membership by opening a new account at DFCU Financial. You may do this by visiting any of our convenient branch locations. Don't forget to: <input type="checkbox"/> Order Checks <input type="checkbox"/> Order a Check Card <input type="checkbox"/> Change DFCU OnLine Banking Password <input type="checkbox"/> Enroll in E-Statements <input type="checkbox"/> Set up Bill Pay <input type="checkbox"/> Change Telephone Banking Password
<input type="checkbox"/>	Verify that all checks, debit card transactions and scheduled bill payments have cleared your old account(s). If they have not, make sure to leave enough money to cover any outstanding items.
<input type="checkbox"/>	Switch your automatic and direct deposits – ask about our helpful forms to aid you in this process. <input type="checkbox"/> Payroll/Employer Deposit <input type="checkbox"/> Government Deposit <input type="checkbox"/> Social Security Administration <input type="checkbox"/> Brokerage Deposits <input type="checkbox"/> Child Support/Court Ordered <input type="checkbox"/> Other: _____
<input type="checkbox"/>	Switch your automatic payments and withdrawals: <input type="checkbox"/> Mortgage/Rent <input type="checkbox"/> Auto <input type="checkbox"/> Association Fees <input type="checkbox"/> Club/Membership Dues <input type="checkbox"/> Internet Service <input type="checkbox"/> Cable TV / Satellite <input type="checkbox"/> Investments <input type="checkbox"/> Credit Cards <input type="checkbox"/> Utilities (Electric, Gas, Water) <input type="checkbox"/> Insurance <input type="checkbox"/> Phone / Cell Phone <input type="checkbox"/> Online Billing <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____
<input type="checkbox"/>	Verify that all outstanding items have cleared your account and that your direct deposits and automatic payments have begun posting to your new DFCU Financial account.
<input type="checkbox"/>	Close your old account – ask about our helpful forms to aid you in this process.
<input type="checkbox"/>	<input type="checkbox"/> File a complaint with the local police and/or the FTC (www.ftc.gov/idtheft). <input type="checkbox"/> Review your credit report (see the Consumer Protection Guide for detailed instructions). <input type="checkbox"/> Contact your other financial institutions and alert them of the situation. <input type="checkbox"/> Use the "Identity Theft Victim's Complaint and Affidavit" to dispute unauthorized accounts (included in this packet). <input type="checkbox"/> Update your computer's antivirus and antimalware programs and run a full scan.

Thank you your continued patronage of DFCU Financial! If you have any questions or need help, please contact us at 313-336-2700 or 888-336-2700.



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Balance Your Account

Use this form to identify outstanding expenses that may still need to clear through your previous account.

With this form, you will be able to calculate how much money you will need to leave in your old account to cover any outstanding expenses.

STEP 1

Balance as it appears on your most recent statement		\$
Deposits Not Shown on your Statement		
1.	Date	\$
2.	Date	\$
3.	Date	\$
4.	Date	\$
5.	Date	\$
Total Amount When Deposits are Added to Current Balance =		\$

STEP 2

Outstanding Checks, Transfers, Withdrawals, Debit Card Transactions or Automatic Deductions Not Shown on Your Statement		
1.	Date	\$
2.	Date	\$
3.	Date	\$
4.	Date	\$
5.	Date	\$
6.	Date	\$
7.	Date	\$
8.	Date	\$
9.	Date	\$
10.	Date	\$
Total Amount When Outstanding Debits are Combined*		\$

* This is the amount that should be left in your old account.

STEP 3

Enter the Total from Step 1:	\$
Enter the Total from Step 2:	\$
Subtract the Step 2 Total from the Step 1 Total*	\$

*This is the amount that can be transferred to your DFCU Financial account.



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Direct Deposit Specification

To Whom It May Concern:

The following information is being provided to you to initiate a direct deposit transaction into our member's DFCU Financial Account. Until this request is revoked in writing, please deposit our member's transaction at:

DFCU Financial
P.O. Box 6048
Dearborn, MI 48121-6048

Name	
Social Security Number (last four) XXX-XX-	DFCU Financial Account Number
Address	City, State, Zip
ABA Routing # 0724-8679-1	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings

Member Signature _____

Date _____



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Government Retirement Benefits

When contacting any administrative office, please have your Social Security number, your new account number and the new Routing Transit Number handy when you place the call. Your social security representative will need this information to update your account.

<p>Your new DFCU Financial Account Number is:</p> <p>Your Routing Transit Number is: 072486791</p>			
Social Security Administration	800-772-1213	http://www.ssa.gov/pdd/	
When calling the Social Security Administration Office, you will be asked to provide the following:			
Name	SSN	Birthday	Mother's maiden name
State you were born/ if not in US say 'Other'	Exact amount of last check	Account Number	Routing Number 072486791
Government Pensions	888-767-6738	http://www.michigan.gov/ors	
Veteran Affairs	800-827-1000	https://www.ebenefits.va.gov/	
State Employees' Retirement	877-766-6447	http://www.michigan.gov/ors	
Railroad Retirement Board	877-772-5772	http://www.rrb.gov	



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Automatic Payments/Transfers Checklist

Complete this checklist of the automatic payments/transfers you were making with your previous account(s). While filling it out, think about which payment method works best, and whether you wish to make any changes. Tip: Review a recent account statement to identify automatic payments/transfers.

Current Payment Methods:

- a.) Recurring Automatic Payments: You gave a company a voided check or account & Routing Transit Number. Payments are tied to a regular bill.
- b.) Pre-Authorized Transfers at Other Financial Institution: Payments you set up between accounts at another Financial Institution - e.g. payment to car loan from checking.
- c.) Payees You Set Up at Other Financial Institution's Bill Pay
- d.) Payments When You Provided Debit Card Number
- e.) Payments You Initiated at a Company Website

Check if Payment Applies	Type of Automatic Payment or Transfer	Biller Name	Current Payment Method
<input type="checkbox"/>	Electric/Gas/Oil		
<input type="checkbox"/>	Water		
<input type="checkbox"/>	Telephone		
<input type="checkbox"/>	Cellular Phone		
<input type="checkbox"/>	Cable/Satellite TV		
<input type="checkbox"/>	Internet Provider		
<input type="checkbox"/>	Mortgage/Rent		
<input type="checkbox"/>	Auto Loan/Lease		
<input type="checkbox"/>	Credit Cards		
<input type="checkbox"/>	Credit Cards		
<input type="checkbox"/>	Loans (personal, student, other)		
<input type="checkbox"/>	Loans (personal, student, other)		
<input type="checkbox"/>	Insurance (auto, home, life, etc)		
<input type="checkbox"/>	Insurance (auto, home, life, etc)		
<input type="checkbox"/>	Memberships (health club, auto, other)		
<input type="checkbox"/>	Memberships (health club, auto, other)		
<input type="checkbox"/>	Transportation/Parking		
<input type="checkbox"/>	Savings/Investments/IRA/529		
<input type="checkbox"/>	Other:		

Common Electronic Payment Contact Information

Below, you will find telephone numbers and websites of common payment/utility companies. You can use these to help switch automatic payments from another checking account to DFCU Financial.

Communications Companies <i>Includes: Home Phone Cell Phone TV/Cable Internet</i>	AT&T 800.222.0300 www.att.com	Sprint Check website for phone numbers www.sprint.com	T-Mobile 800.TMO.BILE (800.866.2453) www.tmobile.com	Verizon 800.483.3000 www.verizon.com	
	Comcast 800.266.2278 http://www.comcast.net	Wow Cable/Internet 866.496.9669 http://www1.wowway.com	Direct TV 800.494.4388 https://www.directv.com	Dish Network 888.284.7116 http://www.dishnetwork.com	
	NetFlix 877.742.1480 https://www.netflix.com	AOL 866.770.9450 http://www.aol.com	Metro PCS 888.863.8768 http://www.metropcs.com	Brighthouse 734.422.2810 http://www.brighthouse.com	
Utilities	DTE Energy 800.477.4747 http://my.dteenergy.com	CMS Energy 800.477.5050 http://www.cmsenergy.com	Detroit Water Department 313.964.9090 http://www.dwsd.org	Lansing Board of Water & Light 517.702.6006 http://www.lbwl.com https://www.paybill.com/lbwlcc	
	City of Ann Arbor Water 734.794.6320 https://www.a2gov.org	City of Grand Rapids Utilities 616.456.3020 http://grcity.us			
Insurance	AAA 800.AAA.MICH (800.222.6424) http://michigan.aaa.com	State Farm Call your State Farm agent http://www.statefarm.com	Geico 877.206.0215 http://www.geico.com	Met Life 800.422.4272 http://www.metlife.com	
	AllState 800.255.7828 http://www.allstate.com	Progressive 800.776.4737 http://www.progressive.com	Allianz Life 800.950.5872 https://www.allianzlife.com	CUNA Mutual 877.MEMBERS (877.636.2377) http://www.cunamutual.com	

Common Electronic Payment Contact Information, continued

Misc. Financial Institutions	GMAC Mortgage 800.766.4622 http://www.gmacmortgage.com	Ford Financial 800.727.7000 http://www.fordfinancial.com	Sallie Mae 888.272.5543 http://www.salliemae.com	Chase Mortgage 800.848.9136 http://www.chase.com
	Ally Bank 888.925.ALLY (888.925.2559) http://www.ally.com	Wells Fargo 800.869.3557 http://www.wellsfargo.com	Toyota Financial 800.874.8822 http://www.toyotafinancial.com	Honda Financial Services 800.999.1009 http://www.hondafinancialservices.com
	Fidelity Telephone number depends on type of account; check website https://www.fidelity.com	Charles Schwab 800.435.4000 https://www.schwab.com	ING Direct 888.464.0727 https://home.ingdirect.com	
Credit Cards	MasterCard Call issuing bank	American Express 800.528.4800 http://www.americanexpress.com	Capital One 800.955.7070 http://www.capitalone.com	Discover 800.767.1146 http://www.discovercard.com
	VISA Call issuing bank			
	Citicard Telephone number depends on type of card; check website http://www.citibank.com			
Other	PayPal: http://paypal.com e-Bay: http://www.ebay.com			
Not Listed	Store Credit Cards (Macy's, Kohl's, Target, JC Penny, Sears) Home and Auto Loans Investment accounts/brokers Health Club Dues			



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DFCU OnLine Fact Sheet

Free online banking makes it easy for you to manage your accounts wherever and whenever it's convenient.

You can conduct a variety of transactions through DFCU OnLine: View account balances and transaction history, transfer funds between your accounts and to other DFCU member's accounts, make DFCU Financial loan payments, request and receive alerts, electronically retrieve account statements, tax documents and notices, and much more.

You will need to know the following things to successfully enroll in DFCU OnLine:

1. You will not be able to enroll until the day after you establish your membership with the credit union.
2. Password **must** be: At least 8 characters long, no more than 15 characters long, contain a minimum of 1 number, and contain a minimum of 1 lower case characters.
3. A temporary Secure Access Code (SAC) will be sent to your email address, SMS text number (cell phone), or by voice to your phone number, depending on the method you select, during first time enrollment, to register your computer, or during the forgotten password process.
4. A helpful tutorial is available online to assist you with DFCU OnLine First Time User Enrollment.

Bill Pay - The following helpful tips will benefit members who wish to enjoy the convenience of Bill Pay:

1. The Pay Date is the date the payment is guaranteed to be paid by, not necessarily the date the bill will be paid. The payment may be made prior to this date.
2. The Bill Pay system applies specific logic to each payment to determine whether to pay it by check or ACH. DFCU **cannot** determine how the payment will be made or make changes to the payment method.
3. A per payment fee is assessed by Bill Pay subscriber (as identified by their member number) after the fifth bill payment is processed on a calendar monthly basis. See the Fee Schedule for more information.

eDocuments - Important information:

1. Only the Tax Owner can enroll in eDocuments.
2. Once enrolled in eDocuments, all of the Tax Owner's statements, notices, and tax forms will be delivered via this channel. DFCU does **not** send one document in print and another via eDocument.
3. Once enrolled in eDocuments, you will immediately have access to statements from January 2012 to the present date.
4. Credit Card statements can be retrieved electronically in DFCU OnLine by logging into DFCU OnLine, selecting Transactions, then Credit Cards.

Pre-Authorized Transfers set-up via DFCU OnLine are subject to the following:

1. Regulation D still applies. You **must** be mindful of the number of transfers that you have scheduled to transfer out of the savings and/or Insured Money Market accounts.
2. Pre-Authorized loan payments are transferred in the morning on the day they are scheduled.
3. Transfers are processed on the scheduled day. If a transfer fails due to insufficient funds, it will **not** be attempted again.

Updating Contact Information:

1. The information being updated **only** affects the Person Record associated with the member number used to log into DFCU OnLine. Any other Owners on the account(s) will need to sign-in with his/her own member number and password to update his/her contact information.
2. Address changes will update our system immediately, but will **not** update the Bill Pay service until the next time you log into it.
3. Email addresses updated online under Update Contact Info will update in our system, but **not** in Bill Pay.
4. You may **only** update a U.S. or Canadian address on the Update Contact Info page. Other foreign address changes may be submitted via the secure message center to the 'Foreign Address Change Request' group.

Adding/Deleting Secure Delivery Contact Points:

Secure Delivery Contact Points updated/deleted in online will **not** affect your e-mail address, phone number or cell phone number in our system. This contact information will **only** be used for Secure Access Code delivery.

DFCU OnLine Mobile Banking App

Mobile banking with DFCU Financial makes it easy and convenient for you to manage your finances while on the go. DFCU Mobile lets you enjoy the benefits of membership and access to your accounts 24/7 so you can pay bills*, transfer money, check balances, and even deposit checks** all from your mobile device. You can even enroll in DFCU OnLine from your mobile device!

*Initial enrollment in Online Bill Pay cannot be done via the mobile app.

**Restrictions apply.

Additionally: DFCU Financial does not support third party software. Issues surrounding third party software should be referred to the software provider.

Consumer Protection Guide

This document is intended to provide a basic overview of various consumer fraud issues. For more information, visit the Federal Trade Commission's website at www.ftc.gov.

Account Compromise (Stolen Checks or ACH Fraud)

File a complaint with local law enforcement and obtain a copy of the police report. Promptly notify your financial institution and close the affected account be closed as soon as possible. Request that a stop pay be placed on all possible check numbers.

Contact the below check verification companies and place a fraud alert on your file:

- CheckRite: (800) 766-2748
- ChexSystems: (800) 428-9623
- SCAN: (800) 262-7771
- TeleCheck: (800) 710-9898
- Equifax Check Systems: (800) 437-5120
- CrossCheck: (800) 552-1900
- National Check Fraud Service: (843) 571-2143

Common Scams

Share your story with us! DFCU Financial staff has received special training to recognize the warnings signs of fraud and can help protect you from financial loss.

Foreign Business Offers

- They ask you to transfer a fortune from their country to your bank account for safekeeping. But if they really had a fortune they wouldn't need to ask a stranger for help. They could easily afford the best lawyers money can buy to help them with this task...if they were legitimate.
- They say they got the money illegally and that's why they can't go through normal channels. If they admit to being crooks, why would you trust them?
- They pretend to be businesspeople or government officials and ask you to invest in a partnership. Real companies and government agencies don't contact strangers in other countries to offer business propositions.
- They send you a counterfeit check or money order as an "advance" on the millions you'll receive and ask you to send cash back for legal services, bonding, or other expenses. That is not how any legitimate deal works.

Overpayment (Craigslist)

- They send or give you a check or money order for more than the purchase price and ask you to send the extra to someone who will take care of shipping. But there's no reason why they can't send that person the money directly.
- They say that a check or money order payment will come from someone who owes them money and tell you to deduct your share and send them the rest. Maybe they're in a foreign country and because of currency differences it's difficult to pay you directly. But it's easy to transfer money electronically from anywhere - there's no reason to have someone else send you payment.
- They claim they sent the wrong amount "by mistake" and ask you to return the excess.
- Legitimate buyers will be happy to send the exact amount you're owed.

Sweepstakes

- The notice comes by regular mail, phone, fax, or email. If you had won a cash prize or inherited money, you would be notified by certified mail.
- They send you a check or money order as an "advance" and ask you to send money to get the rest. But that's not how legitimate contest promoters or law firms operate. If you suddenly come into money, you will pay taxes directly to the government, not to them.
- To gain your trust, they use the name of a well-known sweepstakes company. Get the company's number from directory assistance and call directly to verify.
- They say you won a foreign lottery or sweepstakes, but that's impossible unless you traveled to that country to enter. It is illegal to buy or sell tickets across the U.S. border.
- They say you've been selected for a cash grant. But real grant givers don't contact individuals unexpectedly offering them free money.

Work from Home/Mystery Shopper

- They hire you on the basis of an email or phone call, without any personal interview or background checks. That's not how legitimate companies operate.
- They ask you to help process payments by depositing checks or money orders intended for their company into your bank account. You send them the money and you keep the extra as your "pay." Real companies, even those in other countries, never operated in this manner. They have payments go directly to their own accounts.

- They ask you to be a "mystery shopper". You send funds from a check or money order to "test" a money transfer service or buy several small items at a store and send the rest of the money back to them.
- Legitimate companies would never ask you to use a money transfer or delivery service to send cash to them or anywhere else, for any purpose.

Love Losses/Damsel in Distress (Match.com, eHarmony)

- They say they are located in a foreign country and they have a check or money order in U.S. dollars that they can't cash. But there's no real reason why they couldn't use the financial services in their own country to cash it.
- They claim to have a medical emergency or some other problem and ask you to help by cashing a check or money order.
- They promise to come to the U.S. to be with you, but they need you to cash a check or money order to cover travel expenses.
- Only cash a check or money order for a close relative, someone you have actually met in person or someone you have known for a long period of time. You will be responsible if the check is phony.

Elder Abuse

Unfortunately, the elderly are frequent targets of abuse, both physical and financial. Fraudsters employ various means to defraud and intimidate the elderly.

Discount Medical Insurance or Prescription Drug Benefits

- Seniors receive phone calls with offers of deeply discounted prescription drug or medical coverage that "works with Medicare."
- Lured in by the promise of discount health care coverage, the victim may agree to surrender personal information or debit/credit card information.
- Share the information with a relative before enrolling.
- Research the company before agreeing to any offer. If it sounds too good to be true, it probably is.

"Help Me, Grandma!"

- The fraudster impersonates the victim's grandchild and says they traveling outside the US and have been in a car accident or are in legal trouble.
- The victim is asked to withdraw funds from savings or advance a line of credit to cover bail, bribes or attorney's fees. The victim is also asked not to tell the family because the fraudster impersonating the grandchild is "embarrassed."

- The fraudster may have a lot of personal information about the victim and grandchild and will certainly have an answer as to why their voice sounds different (“I was in an accident and the doctor put stitches in my mouth.”)
- Before money is sent overseas, always call the relative or the relative’s family to confirm they are traveling abroad.
- Share the story with your financial institution. DFCU Financial representatives receive special training to recognize this sort of fraud.

Timeshare Assistance

- The victim has a timeshare that he or she is not using and has been unsuccessful with traditional remedies such as subletting or surrendering to the timeshare company.
- The victim then contacts a company that promises to release them from the contract or find a new buyer.
- The fraudster demands hefty upfront fees and rarely, if ever, delivers on their promise.
- Carefully consider any business offer before signing a contract. Consult an attorney to ensure your understanding of the agreement.
- Research the company before agreeing to any offer. If it sounds too good to be true, it probably is.

Report suspected elder abuse to the State of Michigan hotline (1-800-996-6228) or your local police department. For more information about elder abuse, please visit the following websites:

- AARP – www.aarp.org
- Michigan Office of Services to the Aging: <http://www.michigan.gov/miseniors/>
- National Center on Elder Abuse - http://www.ncea.aoa.gov/ncearoot/Main_Site/index.aspx

Identity Theft

File a police report. Michigan residents are also encouraged to contact the State Police Identity Theft Unit at (877) MI-ID-THEFT (877-644-3843) or by emailing MSP@michigan.gov.

Contact one of the credit reporting agencies and place a fraud alert on your file (they are required to contact the other agencies and take similar steps):

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

Request a free copy of your credit report from one of the following government services:

- www.annualcreditreport.com
- (877) 322-8228 or
- Send a completed request form to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Remember to request that only the last 4 digits of your social security number appear on the report.

Contact the Federal Trade Commission (FTC) to lodge a complaint at (877) ID-THEFT (877-43-8433) or www.ftc.gov/idtheft.

If you discover a fraudulent account has been opened in your name, complete the FTC's ID Theft Affidavit and send a copy to your creditors' complaint or fraud department. Be persistent and follow up with your creditors:

- Request confirmation in writing from all your creditors that the fraudulent accounts have been closed and are no longer adversely reporting to consumer reporting agencies.
- Review your credit report semi-annually and promptly report any new unauthorized activity.

Opting Out

Help protect yourself from future identity theft by opting out of:

- Telemarketing calls: www.donotcall.gov or by calling (888)382-1222
- Pre-approved credit offers: www.experian.com or by calling (888) 5-OPTOUT
- Most direct mail campaigns: www.dmachoice.org

Additional Resources

Please refer to the following websites for more information about consumer protection issues:

- Federal Bureau of Investigation (FBI) – www.fbi.gov
- Federal Trade Commission (FTC) – www.ftc.gov
- Internet Crime Complaint Center – www.ic3.gov
- Michigan State Police – www.michigan.gov/msp
- www.FakeChecks.org
- www.Fraud.org
- www.onguardonline.gov



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.

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