



MINNESOTA IDENTITY THEFT TOOLKIT

Action Plan • Reporting Log • Information



OFFICE OF JUSTICE PROGRAMS
MINNESOTA DEPARTMENT OF PUBLIC SAFETY

STEP 1 – PREPARE

- **Read EACH page of the Toolkit and Log. Not all pages will apply to your particular situation, but it is important to read each one so that you cover all your bases.**
- Get two folders, large envelopes, or other containers in which to keep documents.
- Label one “ORIGINALS.” In it keep the originals of all materials you compile. Do not send your original documents to anyone. Keep them safe.
- Label the second folder “COPIES.” In it keep copies of everything relevant to your identity theft.
- Use this Toolkit and Log to document your progress.
- Begin by making several copies of the charts and sample letters in this Toolkit and Log.
- Prepare yourself mentally and emotionally. Know that clearing your credit history may take many months and many hours of your time. You may also incur out-of-pocket expenses, such as postage and copying. Keep track of these expenses in the areas provided in the charts and at the bottom of each page.
- Understand that you may not be able to speak to a live person when you make telephone calls to credit reporting companies or other businesses. Most of them use automated telephone systems.
- Send all mail certified, return receipt requested. This is expensive, but worth it because it allows you to prove that your letters were received. Our form letters have a place below the recipient’s address for you to record the certified mail number. This will help you match the postal service return cards (green cards) to your copies of the letters. When the green card is returned to you, paper clip it to the copy of the letter that matches the card and keep it in your folder.
- Do not take shortcuts. Follow up phone conversations with letters and/or emails confirming what was said. A document speaks for itself, whereas you may not be able to prove what was discussed in a disputed telephone conversation.
- Keep track of your time. This Toolkit contains spaces for you to record the time spent working on your case. Record even a few minutes, because they add up.

PROVING WHO YOU ARE

The first thing you will be asked to do is prove who you are. You will need copies of your driver's license or government issued ID card, your Social Security card, and most recent utility bills. You may be asked to prove your residence address for the last 5 years. Companies prefer to use utility bills as proof of address. Contact your utility provider(s) and request a printout showing where you have had service for the past 5 years.

INFORMATION ABOUT YOU		
FULL NAME	DOB	SSN
OTHER NAMES USED		Driver's license or ID number
ADDRESSES FOR PAST FIVE YEARS		

HOW DID YOU FIND OUT?

The second thing you will be asked is, “*Why do you think you are a victim of identity theft?*” Make your answer as short, yet as complete, as possible. Answer the questions below as accurately as possible. Use this chart as an outline when you speak to anyone about your identity theft. This will help you keep your communications consistent. You will use this information repeatedly in making reports and collecting evidence of your identity theft.

Question	Answer
How did you find out your identity was stolen? <i>Examples: I was turned down for a car loan, or I got calls from a bill collector.</i>	
When did you find out that your identity had been stolen?	
What accounts, information, or property was taken and in what amount? <i>Include as much information as you have. You will add to this later.</i>	
What accounts were opened fraudulently using your identity? <i>Include as much information as you have.</i>	
Do you have written proof of the identity theft yet? <i>Example: A letter from a collection agency.</i>	

STEP 2 – REPORT

Reporting your identity theft takes several steps, and it may feel overwhelming. Each step is important, so do not be tempted to omit a step. First, notify the security department of the appropriate creditor or financial institution. Close these accounts. Put passwords on any new accounts you open (NOT your mother's maiden name, social security number, or other easily identifiable passwords). Second, notify the credit reporting companies. Third, report your identity theft to law enforcement (obtain the report number right away, you can obtain an actual copy of the report later) and the Federal Trade Commission (FTC).

CREDIT REPORTING COMPANIES – NOTIFY EQUIFAX, EXPERIAN, OR TRANSUNION that you are an identity theft victim and request that a **one-year fraud alert** be placed on your credit report. That company should notify the other two, although it is recommended to contact all three. A fraud alert is a simple note that lets creditors know someone may be fraudulently applying for credit with your information. Notify **Innovis** separately because it does not share information with the other companies. During the phone call, request a free copy of your credit report. Request that the first 5 numbers of your Social Security Number be blocked from your credit report. After you have compiled more information, send a letter confirming your conversation and disputing all fraudulent activity on your credit report. The letter should include your full name and address, clearly identify each mistake and explain why it is wrong and attach copies of your supporting documentation (do not send originals). Send the letter via certified mail with a return receipt to have proof of delivery. You can also create an online account with each agency and navigate to their dispute section to submit your claim electronically. At that point, you will be able to request an extended **7-year fraud alert** or a **credit freeze** at no cost under Minnesota Statutes section 13C.016, subdivision 2. To learn more about the difference between fraud alerts and credit freezes, go to the Office of the Attorney General website, <https://www.ag.state.mn.us/Consumer/Publications/CreditFreezesFraudAlerts.asp>. If you have Internet access, you can get an instant credit report at www.annualcreditreport.com. If your credit report has had a lot of imposter activity, though, it may take up to two weeks to receive it by mail.

Agency	Phone /Address	Contact Date	Time Spent/ Expenses	Contact Person (Name/Title)	Notes of Contact	Date Dispute Letter Mailed
Equifax Equifax	800-525-6285 P.O. Box 740241 Atlanta, GA 30374					
Experian Experian	888-397-3742 P.O. Box 9532 Allen, TX 75013					
Transunion Transunion	800-680-7289 P.O. Box 6790 Fullerton, CA 92834					
Innovis Innovis	1-800-540-2505 P.O. Box 1358 Columbus, OH 43216					

FEDERAL TRADE COMMISSION (FTC) – It is important to file a complaint with the FTC. The FTC will not investigate your case, but after making a report, your information will be entered into the Identity Theft Data Clearinghouse, a nationwide data bank that documents instances of identity theft in the U.S. to assist law enforcement in the investigation and prosecution of identity thieves. The FTC prefers those complaints be filed online; however, if you do not have computer access, you may file a complaint by telephone or mail. If you file a complaint online, print out a copy of your report. Take the printed report to a notary public and sign it. Then, you will have an identity theft affidavit that can be copied and sent to local law enforcement agencies, creditors, and credit reporting companies. It is critical to have an identity theft affidavit to assist you in fighting fraudulent charges.

FEDERAL TRADE COMMISSION	Method of Contact	Time	Date	Contact Person	Report Taken	Copy Requested	Copy Received
FTC online form: Report ID Theft Phone: 1-877-438-4338 TTY: 1-866-653-4261 Identity Theft Clearinghouse Federal Trade Commission 600 Pennsylvania Ave. NW Washington, DC 20580	<input type="checkbox"/> ONLINE <input type="checkbox"/> PHONE <input type="checkbox"/> MAIL				<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
NOTES OF CONTACT							

LAW ENFORCEMENT – Notify your local police or sheriff’s department that you are a victim of identity theft/financial fraud. Ask to make a complaint. Request that an official written incident report be made and ask for an official copy suitable for sending to creditors. This copy should be provided to you at no cost under Minnesota Statutes section 609.527, subdivision 5(b). If you have an identity theft affidavit and complaint report from the FTC, ask that a copy be attached to your police report. Also request that your name be submitted to the FBI’s NCIC Identity Theft File, which provides a means for law enforcement to flag stolen identities and identify imposters when they are encountered. Advise the agency that you will provide additional information as it becomes available. If you encounter reluctance on the part of the agency to take your report because the identity theft originated elsewhere, you can politely remind the agency that Minnesota Statutes section 609.527, subdivision 5(b) mandates that an identity theft report be taken in the place where the victim lives even if the crime occurred in another jurisdiction.

If the crime was committed using the Internet, complete an online complaint form with the Internet Crime Complaint Center (IC3), the central hub for reporting cyber-enabled crime. It will research and refer your complaint to law enforcement and/or regulatory agency for any investigation they deem appropriate.

Agency	Phone Number	Time	Date	Contact Person (Name/Title)	Notes of Contact	Report Taken	Copy Requested	Copy Received
Local Law Enforcement (PD, Sheriff, etc.)						<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Other						<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

FBI - National White Collar Crime Center	Method of Contact	Time	Date	Notes of Contact	Report Taken	Copy Requested	Copy Received
Online complaint form for Internet crimes only: www.ic3.gov	<input type="checkbox"/> ONLINE <input type="checkbox"/> PHONE <input type="checkbox"/> MAIL				<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

YOUR BANK AND CHECK VERIFICATION COMPANIES – If an identity thief has passed checks in your name or used your bank account, notify your bank and the major check verification companies. Ask your bank to change your account number and issue new checks. Contact check verification companies to make a report of identity theft and request that they notify retailers not to accept checks with the old account number on them. You may also be able to get a free annual credit report from these companies.

Company	Phone Number/Address	Date	Time Spent/ Expenses	Contact Person (Name/Title)	Notes of Contact	Date Letter Sent
TeleCheck TeleCheck	800-710-9898 P.O. Box 4451 Houston, TX 77210					
Certegy Check Services, Inc. Certegy	800-437-5120 11601 N. Roosevelt Blvd. St. Petersburg, FL 33716					
ChekRite ChekRite	800-766-2748 P.O Box 66178 Chicago, IL 60666					
ChexSystems ChexSystems	800-428-9623 12005 Ford Rd. Dallas, TX 75234					
Your bank						
Your bank						
Your bank						

OTHER REPORTS

You may need to make reports to other agencies besides the credit reporting bureaus, the FTC, and law enforcement depending on the extent of your identity theft. Be sure to record information about each report in the chart on the next page.

U.S. POSTAL INSPECTOR – Make a report to the U.S. Postal Inspector only if you believe the United States mail was used to steal or abuse your identity. The Postal Inspection Service prefers these reports be made online at <https://mailtheft.uspis.gov/>. However, you can also file a complaint via phone at 877-876-2455 or by mail to Criminal Investigations Service Center, Attn: Mail Fraud, 433 W. Harrison Street, Room 3255, Chicago, IL 60699-3255.

MINNESOTA DRIVER AND VEHICLE SERVICES – If an identity thief has used your driver’s license or state ID card or obtained either form of identification using your information, notify Driver and Vehicle Services to obtain a replacement. Complete a **confirmation of identity form** (https://www.mnautolicense.com/wp-content/uploads/2013/01/PS31300_VictimofIdentityTheft.pdf) to request a “driving record flag” that will alert law enforcement officers that someone else may be using your identity. For more information, contact the Minnesota Department of Public Safety Driver and Vehicle Services, 445 Minnesota Street, Suite 170, St. Paul, MN 55101-5170, 651-297-3298, TTY 651-282-2463.

MINNESOTA BUREAU OF CRIMINAL APPREHENSION – If someone has used your identity in a criminal matter, contact the Bureau of Criminal Apprehension (BCA) to question the identity on the criminal record.

You will be asked to complete a Questioned Identity Form ([Questioned Identity Information](#)). You can call 651-793-3750 or send an email to MNfraud.Bureau@state.mn.us. You will be asked to complete a Questioned Identity Form ([Questioned Identity Information](#)).

U.S. SOCIAL SECURITY ADMINISTRATION – For information regarding a lost or stolen social security cards, go to the Social Security Administration Website (www.ssa.gov) or call 800-772-1213. Order a copy of your Social Security earnings record, which will be mailed to you for a fee. You can obtain an immediate free copy at your local Social Security office or by creating an account online via the SSA website. If there are discrepancies, you will need to gather information and then contact the SSA. Instructions on how to accomplish this be found at <https://www.ssa.gov/pubs/EN-05-10081.pdf>. Report the unauthorized use of your personal information to (800) 269-0271; fax: (410) 597-0118; write: SSA Fraud Hotline, P.O. Box 17768, Baltimore, MD 21235; or visit their website: <https://oig.ssa.gov/report/>.

U.S. INTERNAL REVENUE SERVICE (IRS) – If you learn that somebody has been using your Social Security number for employment, contact the IRS Identity Protection and Victim Assistance (IPVA) Program at 1-800-908-4490 to assist you with tax related problems that may arise and to have your Social Security number flagged to alert auditors to your stolen identity. If you experience tax problems due to your identity theft, complete an IRS form 911, available on the IRS Website (www.irs.gov) and send it to the address listed on the form to receive assistance from the U.S. Taxpayer Advocate. You can also reach the Taxpayer Advocate at 1-877-777-4778. Additional information on Identify Theft can be found at <https://www.irs.gov/identity-theft-central/identity-theft-guide-for-individuals>.

U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS) AND/OR U.S. DEPARTMENT OF STATE – If your naturalization or citizenship certificate or your green card has been lost or stolen, go to the USCIS Website at www.uscis.gov or call 1-800-375-5283.

U.S. PASSPORT AGENCY: Notify the U.S. Passport Agency to be on alert for anyone applying for a new passport fraudulently in your name: U.S. Passport Agency, 1111 19th Street. N.W, Washington D.C. 20522-1705, (202) 647-0518 or at: www.travel.state.gov/passport. If you are not a United States citizen, you must contact your consulate to replace your passport. Some consulates will request a law enforcement report.

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

Chart for Recording Contacts with Other State and Federal Agencies

Agency Name	Phone Number/Address	Date Contacted	Time Spent/Expenses	Contact Person (Name/Title)	Notes of Contact

STEP 3 - INVESTIGATE

Next, you need to discover and document how extensively the thief has used your identity. Start by reviewing your last few bank or financial account statements, your credit card bills, and your credit reports. Mark any activity or accounts that do not belong to you. Record information about any fraudulent activity or accounts in the following table. Contact law enforcement agencies and credit reporting companies to update your reports with any information received since making your original reports.

Company, Bank, or Other Institution Name	Phone/Address	Fraudulent Account Number	Amount Involved	Notes of Contact	Time Spent/Expenses

STEP 4 – DISPUTE

Write the fraud or security department of each credit reporting company and each creditor, company, debt collector, or financial institution associated with each fraudulent account. Request that each fraudulently used account be closed and removed from your credit report. You should also request a copy of all applications or business transaction records relating to your identity theft; the Fair Credit Reporting Act allows you to receive this information. You can use the form letters in this packet. Your letters must include the following:

1. Proof of your identity, such as a copy of your government issued ID card, *e.g.*, your driver's license.
2. Copy of your ID theft report from police and an executed ID Theft Affidavit (as a practical matter, we recommend sending **both** a police report and an ID theft affidavit because some police reports do not include complete information);.
3. List of each fraudulent item on your credit report.

Follow this procedure for every account or transaction that is not yours. Send your letters by certified mail, return receipt requested, and keep a copy. You can also file disputes online, which is the preferred method for most companies.

Credit reporting companies must investigate and remove fraudulent accounts from your credit report within 30 days of receiving your dispute. They must then notify you of the results within five business days after the investigation is complete. The credit bureau will also forward your dispute to the company that provided the information. That company must also investigate and report its findings back to the bureau within the same 30-day timeframe. If the fraudulent account is removed, the credit bureau must send you an updated credit report.

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

LOG OF DISPUTE LETTERS

Recording Dispute Letters to Credit Bureaus, Creditors, Debt Collectors, and Financial Institutions. Make copies of these forms as necessary.

INFORMATION ABOUT BUSINESS OR FINANCIAL INSTITUTION (Bank, credit card company, business, debt collector)		Notes of Contact	
Name of company			
Phone/Address			
Account number			
Contact person (Name/title)			
Contact date:	Date of Follow-up letter:	Time spent/expenses:	
INFORMATION ABOUT BUSINESS OR FINANCIAL INSTITUTION (Bank, credit card company, business, debt collector)		Notes of Contact	
Name of company			
Phone/Address			
Account number			
Contact person (Name/title)			
Contact date:	Date of Follow-up letter:	Time spent/expenses:	

STEP 5 – MONITOR

Because you can get one free report per credit reporting company per year, it is a good idea to stagger your report requests. Ask for a free credit report from a different company every three to four months so that you can continuously monitor your credit. Make sure that you review all bank and credit card statements monthly and dispute fraudulent items immediately. Keep an accurate record of all people and businesses that contact you regarding your identity theft and any follow-up contacts that you make. Keep a copy of all correspondence that you send and all information that you receive.

Company, Bank, Other Institution Name	Phone/Address	Contact Person (Name/Title)	Date of Contact	Time Spent/Expenses	Notes of Contact

STEP 6 – DOCUMENT

Document your out-of-pocket expenses using the form below. Log every penny you spend, including cost of telephone calls, copies, postage, and any other expenses you incur. Use the description section in the table to provide details of what the specific cost was for. Keep copies of receipts, telephone bills, and other written evidence of your expenses. In addition, document how much time you spent on every contact, task, etc. Include the name of who you spoke to and a brief summary of the conversation.

Date	Paid to	Description	Amount	Time Spent

STEP 7 – PREVENT

Take the following actions to prevent future identity thefts.

Watch your trash. Shred any documents with account or identity information before you throw them away or recycle them. This includes bills, account statements, bank statements, tax returns, and credit card offers.

Watch your mail. If possible, install a mailbox that locks so that thieves cannot steal your mail. When you go out of town, contact your local post office and ask that your mail be held until you return.

Consider a credit freeze. A credit freeze makes your credit report unavailable for viewing by most potential creditors unless you take steps to thaw it. It takes about 3 business days to thaw a credit freeze. When a potential creditor makes a request to see your credit report, the reporting agency notifies the potential creditor that your report cannot be viewed unless you take steps to release your credit report. If you are a victim of identity theft, there should be no charge for placing a freeze on your credit; however, if you are not a victim or if you are requesting a thaw, you may be charged a nominal fee. You can request a credit freeze in writing with each credit reporting company. Send your request by certified mail or submit a request online.

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<https://www.experian.com/>

Trans Union Security Freeze

P.O. Box 6790

Fullerton, CA 92834-6790

<https://www.transunion.com/>

Innovis Security Freeze

P.O. Box 1373

Columbus, OH 43216-1373

<https://www.innovis.com/>

Opt out of credit card offers. Visit <https://www.optoutprescreen.com/> and follow the instructions or call 1-888-567-8688).

Get on the federal “no call” list. Visit <https://www.donotcall.gov/> or call 1-888-382-1222 to register your home and cell phone numbers. After your numbers have been placed in the registry for 31 days, most telemarketers should not call you. Charities, political organizations, and businesses with whom you currently do business are exempt unless you specifically ask them not to.

Surf Safely. Protect email and other online accounts with passwords. Do not use passwords that are easily guessed, *e.g.*, your name, your birthdate, etc. Do not keep a list of your passwords on your computer or near your computer. Do not open or respond to emails unless you know the sender or that emails asking for passwords or personal information. Find out more at the Federal Trade Commission Consumer Advice Page, www.OnGuardOnline.gov.

Verify charities before you donate. Visit GuideStar at www.guidestar.org (1-800-421-8656) or Charity Watch at www.charitywatch.org (773-529-2300) before donating to make sure the charity is legitimate.

IF YOU NEED ADDITIONAL HELP

No publication can cover every conceivable situation that may arise for a victim of identity theft or financial fraud. You may have questions that are not answered in this publication. Help is available.

Minnesota Office of Justice Programs

Crime Victim Justice Unit
1-800-247-0390.
445 Minnesota Street, Suite 2300
St. Paul, MN 55101-1515
[Crime Victim Justice Unit](#)

Minnesota Attorney General's Office

1-800-657-3787
TTY:1-800-366-4812
1400 Bremer Tower
445 Minnesota Street
St. Paul, MN 55101
[MN Attorney General's Office](#)

IRS-Identify Theft Central

[Identity Theft Central](#)

FTC's Consumer Response Center

1-877-ID-THEFT (438-4338)
Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
[FTC](#)

Identity Theft Resource Center

1-888-400-5530
[Identity Theft Resource Center](#)

Privacy Rights Clearinghouse

[Privacy Rights Clearinghouse](#)

National Consumers League Fraud Center

1-800-876-7060
[Fraud!Org](#)

Report SPAM

Email: spam@uce.gov

Medicare Fraud

1-800-633-4227
[Medicare](#)

Aging Fraud Hotline

1-855-303-9470
[Aging Fraud Hotline](#)

The *Minnesota Identity Theft Toolkit* was produced by the Office of Justice Programs, Minnesota Department of Public Safety. This toolkit was adapted from the *Action Plan for Identity Theft Victims* with permission from Victims Initiative for Counseling, Advocacy and Restoration of the Southwest (VICARS), Austin, Texas. November 2025

SAMPLE LETTER TO CREDIT REPORTING COMPANIES

Sender's Name:
Sender's Address:
Sender's City/State/Zip:

Date:

Equifax
FRAUD DEPARTMENT
P.O. Box 740241
Atlanta, GA 30374
Certified mail no.

Experian
FRAUD DEPARTMENT
P.O. Box 9532
Allen, TX 75013
Certified mail no.

Transunion
FRAUD DEPARTMENT
P.O. Box 6790
Fullerton, CA 92834
Certified mail no.

Re: Dispute or File No.

This letter will confirm that I am a victim of identity theft. If you have not already done so, please place an extended seven-year fraud alert on my credit report and remove the first five digits of my Social Security Number from my credit report. In reviewing my credit report, I have found the following fraudulent inquiries/accounts which are related to transactions that were not initiated by me:

[List transactions here]

I am disputing these entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because the transactions represented by the entries were not initiated by me but by an imposter. Please block the disputed entries from my credit report because they are attributable to identity theft. If you do not remove the disputed entries, please provide proof of your reinvestigation and the reason for non-removal.

Please add the following statement to my credit report: FRAUD VICTIM! DO NOT EXTEND CREDIT WITHOUT CONTACTING ME PERSONALLY. MY DAYTIME PHONE NUMBER IS

I am enclosing a copy of my police or sheriff's report, ID theft affidavit, and ID for your convenience. Please do not hesitate to contact me if you have questions regarding this matter.

Sincerely,

Signature

Printed name

SAMPLE LETTER TO BUSINESSES

Sender's Name:
Sender's Address:
Sender's City/State/Zip:

Date:

Business Name:
ATTN: Collections or Fraud Department
Business Address:
Business City/State/Zip:
Certified mail no.

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven-year fraud alert be placed on my credit report. In reviewing my credit report, I have found the following fraudulent inquiries, accounts, or debts at your business which are transactions that were not initiated by me:

I am disputing these inquiries, accounts, debts, and entries to my credit report under the Fair Credit Reporting Act as amended by the Fair and Accurate Credit Transactions Act because these transactions were not initiated by me. Please close the referenced accounts and take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)
- Telephone numbers and identifying information used to open or access the account
- Any other documents associated with the account.

I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case.

Please note that the federal Fair Debt Collection Practices Act prevents you from placing a disputed debt or account with a collection agency – especially when you have been notified that a debt or account was fraudulently obtained by identity theft.

I am enclosing a copy of my police or sheriff's report for your convenience. Please do not hesitate to contact me in writing if you have questions regarding this matter.

Sincerely,

Signature

Printed name

SAMPLE LETTER TO BILL COLLECTORS

Sender's Name:
Sender's Address:
Sender's City/State/Zip:

Date:

Collection Agency Name:
Address:
City/State/Zip:
Certified mail no.

CEASE AND DESIST LETTER NOTICE OF DISPUTED DEBT – IDENTITY THEFT REQUEST FOR INFORMATION

Re: Account or File No.

This letter will confirm that I am a victim of identity theft. I have made a report to law enforcement and have requested that an extended seven-year fraud alert be placed on my credit report. You have contacted me regarding the above-referenced alleged debt. **This letter will serve as notice to you that the underlying transaction was not initiated by me but by an imposter, that I am disputing the above-referenced debt, and that I am a victim of identity theft.**

Under the Fair Credit Reporting Act and the Federal Fair Debt Collections Practices Act, you have a duty to report this dispute to the creditor, your client. You are prevented from making a report of this disputed debt to credit reporting agencies. If you have not already done so, please close the referenced accounts. If you have furnished information to credit reporting agencies, please take whatever steps are necessary to remove the disputed entries from my credit report because they are attributable to identity theft. Please note that the Fair Credit Reporting Act places a duty on you to transmit accurate information to credit reporting agencies including informing credit reporting agencies that I have disputed the above-referenced debts or accounts. **I am disputing both the accuracy of the alleged debt and the specific information about the debt furnished by you to credit reporting agencies.**

As a victim of identity theft, I am entitled to a copy of all documentation regarding the accounts or debts referenced above. Please provide the following to me at the above address:

- Application records
- Screen prints of internet or telephone applications
- Account statements
- Payment/charge slips
- Summary of investigation or investigator's report
- Delivery address(es)

- Telephone numbers and identifying information used to open or access the account
- Any other documents associated with the account.

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I will be furnishing these documents to law enforcement agencies in order to assist with their investigation and the prosecution of my case. Their job will be easier if your records are produced in a form that can be used in court. I am enclosing a standard business records affidavit, and I respectfully request that you execute it or a similar business records affidavit to accompany the records that you send to me.

Other than providing account documentation, I request that you cease communications to me about the alleged debt referenced above. The Fair Debt Collection Practices Act requires that you honor this request.

I am enclosing a copy of my police or sheriff's report, ID theft affidavit, and photo ID for your convenience. Thank you in advance for your help in resolving this matter.

Sincerely,

Signature

Printed name