

The Identity Theft Statement: Frequently Asked Questions



What is the Identity Theft Statement?

- The Identity Theft Statement is a form created by Government, which helps you create written documentation of an identity theft incident.
- The Identity Theft Statement is a form that you can use to help you notify financial institutions, credit card issuers and other companies that you have been a victim of identity theft, and give them the information they need to begin an investigation of the incident. Not all companies accept the statement; some still require that their own forms be used. Contact the company before sending the statement to find out what is required.

Why should I use the Identity Theft Statement?

- In order to investigate an incident and correct their records, companies (financial institutions, credit card issuers and other companies) often need to receive information from the victim. You may be able to provide the necessary information over the phone, but in some cases the company will require written documentation.
- Some companies will accept the Identity Theft Statement to provide them with the information they need to begin an investigation. Instead of having to obtain each company's unique form, and fill it out separately, you can complete one form and send a copy to each company, if they accept the statement. This can save you time and help streamline the process of putting a stop to the fraud and clearing your name.
- Even if a company does not accept the Identity Theft Statement, having all of the important information about the incident in one document can help you when filling out the company's forms.

How will companies use the Identity Theft Statement?

- Financial institutions, credit card issuers and other companies that accept the Identity Theft Statement will use the information in the form to begin an investigation into the incident. They may ask you for additional information to help with the investigation.
- Completing the Identity Theft Statement or any of the forms required by the company does not guarantee that the identity thief will be prosecuted or that the debt or charges will be cleared.

How do I complete the Identity Theft Statement?

- After you have made all the important phone calls, complete the Identity Theft Statement (and any other required documentation) as soon as you can after becoming aware of the incident. This will allow investigations to begin sooner and prevent further damage.
- Provide as much information as you can. This will help the company carry out its investigation and resolve your claim.
- Fill out both parts of the statement: Part One asks for general information about you and the identity theft. Part Two asks you for specific information about accounts and activities. **Complete this section specifically for each company you're notifying, and send each company only the information that relates to accounts or activities with that company.**
- Once you have completed and signed the Statement, attach copies (not originals) of any supporting documents you have (for example, transaction records, receipts, a police report). Keep a copy of everything that you are submitting, for your records.

Where do I send the Identity Theft Statement?

- Provide a copy of the completed Identity Theft Statement and attached documents to each company that provided the identity thief with unauthorized credit, money, goods or services and that accepts the statement. Send it by registered mail. However, do not send the statement to government agencies.

How will I know that my personal information is safe when I submit the Identity Theft Statement?

- Companies that receive the Identity Theft Statement must ensure that the personal information you provide is safeguarded and is only used for the purposes of investigating the incident described in the Statement, prosecuting the person(s) responsible and preventing further fraud or theft. The companies may disclose the information to law enforcement institutions or agencies only for these purposes. The information may not be used or disclosed for any other purpose except as authorized by law.
- You may wish to take precautions when you submit the Identity Theft Statement. For example, if the company has a branch or office in your community, you may want to deliver the Identity Theft Statement personally. Alternatively, you should send it by courier or registered mail.
- You should keep a copy of all documentation that you provide, and store it in a secure place.

I've taken all the recommended steps. What can I expect now?

- By quickly taking the steps described here, you can help stop the imposter from doing any further harm, and start the process of clearing your name. Unfortunately, this process can require time and effort from you: writing letters, making phone calls, and providing documentation and other information. In addition, the problem may not be resolved right away.

The following measures can help in your effort to resolve the incident:

- Keep a log of all your phone calls – write down the name of anyone you talked to, what he or she told you, and the date your conversation occurred.
- In complex cases, you may want to follow up in writing with contacts you've made on the phone or in person.
- Keep the originals of supporting documentation, like police reports, and letters to and from companies; send copies only.
- Keep old files even if you believe the case has been resolved. Errors can reappear on your credit reports or your information can be re-circulated. Should this happen, you'll be glad you kept your files.