



Identity Theft Worksheet

Developed to assist victim recovery, enhance investigation/prosecution, and inform community.

Review Your Credit Bureau Reports

Upon receipt of your credit bureau reports, notice that a toll-free telephone number and a reference, report, file, or confirmation number is provided for all future correspondence. Make sure that a fraud alert is on each report.

The *initial* fraud alert remains on your credit reports for at least ninety days. Alerts can be extended to seven years by contacting each of the credit bureaus. You will be asked to provide additional documentation as well as a copy of the complaint you filed with a law enforcement agency. After placing the *extended* fraud alert on your credit files, you may be entitled to additional free reports to help you closely monitor your credit throughout the year. Ask the credit bureau representatives about the proper procedures for obtaining the additional reports. Request that a victim statement be placed on your files. The statement should say that you are a victim of identity theft and to contact you personally at the telephone number you specify before issuing any credit in your name.

Credit bureau reports reflect your financial activities as well as those of your imposter so it is important to thoroughly review all three reports. Circle, mark, or highlight any incorrect data.

Credit reports contain five distinct types of information:

- ◆ personal identifying information,
- ◆ credit history,
- ◆ public records,
- ◆ inquiries, and
- ◆ dispute or victim statements.

Personal identifying information is the data that identifies you to creditors. Look for inaccuracies in the spelling of your name, date of birth, current and previous addresses, telephone number, employers, spouse's name, and Social Security number.

Review all of the accounts listed as part of your **credit history**. Each account includes the name of the creditor, account number, type of account, date the account was opened, amount owed, monthly payment amount, and account status. Determine those that may involve fraudulent use of your identity.

Make sure that the **public records** section of your credit reports is accurate. This section contains financial related information such as tax liens, bankruptcies, and judgments.

Inquiries are divided into two sections. The first section contains the inquiries you initiated such as by applying for a credit card or loan. The next section consists of inquiries by companies interested in sending you promotional materials such as pre-approved credit card offers. This section also contains inquiries by your current creditors for account monitoring purposes.

I reviewed my credit reports from the three credit bureaus and circled, marked, or highlighted all incorrect information. Yes_____ No_____

Equifax

I received the Equifax credit report on: _____
(Date)

The Equifax *initial* fraud alert expires on: _____
(Date)

I added a victim statement to my credit file on: _____
(Date)

I extended the fraud alert to seven years. The Equifax *extended* fraud alert expires on: _____
(Date)

Experian

I received the Experian credit report on: _____
(Date)

The Experian *initial* fraud alert expires on: _____
(Date)

I added a victim statement to my credit file on: _____
(Date)

I extended the fraud alert to seven years. The Experian *extended* fraud alert expires on: _____
(Date)

TransUnion

I received the TransUnion credit report on: _____
(Date)

The TransUnion *initial* fraud alert expires on: _____
(Date)

I added a victim statement to my credit file on: _____
(Date)

I extended the fraud alert to seven years. The TransUnion *extended* fraud alert expires on: _____
(Date)