

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.**

If you follow this procedure, the credit reporting companies must remove fraudulent accounts from your credit report within 4 days unless they perform an investigation that proves the accounts to be yours. Within 30 days, creditors must also send you copies of their records regarding accounts and transactions that are the result of identity theft. 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.

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

