

Introduction

What is Identity Theft?

Identity theft is the largest consumer complaint filed with the Federal Trade Commission (FTC) annually.

If you have been the victim of identity theft, it could mean someone has used your name to:

- Make purchases
- Get credit cards
- Rent an apartment
- Obtain utilities without your permission

In some cases, thieves may have received medical services in your name, re-routed your tax refund, or even impersonated you during contact with law enforcement.

Identity theft may also include someone using checks, an ATM card, or a credit card connected to your bank account without your permission.

In some cases identity theft occurs within families, to children, seniors, and domestic violence survivors, which makes reporting the crime and recovering money especially difficult.

How Might it Impact Me?

Becoming a victim of identity theft can be a complicated and frustrating experience.

Even if you resolve a financial identity theft issue with your bank, you could still receive collection letters for things you did not purchase because your name and credit history are still affected by the identity theft.

Identity theft can also result in unfavorable entries on your credit report, which could make it more difficult to get credit, or result in a higher interest rate.

What Can I Do?

The [Federal Trade Commission](#) (FTC) has created form letters (as part of a [booklet for people who are victims of identity theft](#)) that you can use to notify debt



collectors and credit bureaus that your identity has been stolen. The links below will lead you through interactive interviews, which will use the information you provide to complete the letters.

Before filling out the letters, you must report your identity theft to the police. You do not need to know the name of the person who used your identity - you can just show the police the debt collection letters, or other

documents that confirm that you are the victim of this crime.

Before You Begin:

- The information provided will give you legal information, **not legal advice**.
- These forms are **not for commercial use**. Charging for use in any way is prohibited.
- If you do not already have it, you will need to download [Adobe Flash Player](#) to view the interactive interviews.
- If you do not have Microsoft Word, you will need to download [Microsoft Word Viewer](#) to print the forms.

Neither the U.S. Department of Justice nor any of its components operate, control, are responsible for, or necessarily endorse, these materials. This includes, without limitation, the content, technical infrastructure, and policies, and any services or tools provided.

Forms

[Letter to Creditor](#)

The [Letter to Creditor interview](#) will complete a letter to creditors directly collecting their own bill. This might be a credit card statement you received that contains charges you didn't make or authorize. It can be any situation where your credit or identity was used without your permission.

To use the interactive Letter to Creditor interview, you will need:

- A copy of the bill
- A copy of your proof of your identity.

[Letter to Debt Collector](#)

The [Letter to a Debt Collector interview](#) will complete a letter to a company or law firm that is collecting a bill for someone else, which is in your name but you did not authorize.

To use the interactive Letter to a Debt Collector interview, you will need:

- A copy of the letter from the debt collector
- A copy of your police report
- A copy of your proof of identity

[Letter to Credit Bureau](#)

The [Letter to a Credit Bureau interview](#) will complete a letter to a credit bureau asking them to investigate and remove items on your credit report that are the result of identity theft.

To use the interactive Letter to a Credit Bureau, you will need:

- A copy of your credit report, with the incorrect items circled. You can obtain one free copy of your credit report from each credit bureau per year from [annualcreditreport.com](https://www.annualcreditreport.com) (<https://www.annualcreditreport.com/cra/index.jsp>).
- A copy of your police report
- Proof of your identity

All of the items above should be mailed to the credit bureau with the completed letter.

This material was produced in part by the Maryland Crime Victims' Resource Center, Inc. under award #2010-VF-GX-K030, awarded by the Office for Victims of Crime, Office of Justice Programs, U.S. Department of Justice.

Learn more at [National Identity Theft Victims Assistance Network](#) and identitytheftnetwork.org.