



IDENTITY THEFT PROTECTION & RECOVERY GUIDE

Sample letter to debt collector:

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Credit Collection Agency]

[Address]

[City, State, Zip Code]

[Re: Your Account Number (if known)]

Dear Sir or Madam:

I am the victim of identity theft. I recently learned that someone used my personal information to open an account and make purchases with [Creditor's Name]. This debt is not mine. In accordance with the Fair Debt Collection Practices Act, I request that you stop collection proceedings against me and cease communications with me about this debt, except to comply with section 615(g)(2) of the Fair Credit Reporting Act (FCRA), as described below. I further request, pursuant to section 615(g)(1) of the FCRA, that you notify [Creditor's Name] that the debt is the result of identity theft.

[Explanation].

Example: The credit card used to charge these items was opened without my authorization by someone using my sensitive personally identifying information.

Enclosed is a copy of the Notice to Furnishers of Information issued by the Federal Trade Commission, which details your responsibilities under the FCRA as an information furnisher to credit reporting agencies. The Notice also specifies your responsibilities when a credit reporting agency notifies you under section 605B of the FCRA that information you provided to it may be the result of identity theft.



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Sample letter to debt collector (continued):

Section 615(g)(2) of the FCRA requires debt collectors to provide identity theft victims with documentation about an account if the victim asks for it. Please provide me with the following documents related to this account:

1. Application records or screen prints of Internet/phone applications
2. Statements or invoices
3. Payment/charge slips
4. Investigator's summary
5. Delivery addresses
6. All records of phone numbers used to activate or access the account
7. Signatures on applications and accounts
8. Any other documents or records associated with the account 119

Please send me a letter detailing the actions you have taken to:

1. Notify the original creditor that the debt is the result of identity theft;
2. Stop collection proceedings against me;
3. Cease reporting this information to the credit reporting agencies;
4. Provide me with the information I am requesting; and
5. Take all actions required of you as a furnisher of information to credit reporting agencies.

Thank you for your cooperation.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Proof of Identity
- FCRA § 615(g)(2)
- FTC Notice to Furnishers of Information