

FLORIDA'S IDENTITY THEFT VICTIM KIT

A GUIDE FOR VICTIMS OF IDENTITY
THEFT, DETAILING WHAT
TO DO AND WHO TO CONTACT.





Fraudulent activity is becoming more prevalent and widespread now more than ever as technology continues to develop and evolve. The Florida Department of Economic Opportunity takes Reemployment Assistance identity theft seriously. The Department has long established identity verification procedures to safeguard Floridians from the effects of a stolen identity.

The Department is here to help all Floridians who believe they are victims of Reemployment Assistance identity theft. That is why we developed Florida's Identity Theft Victim Kit to make sure Floridians are aware of what steps to take when their identity has been stolen.

This kit is designed to help you work through the process of resolving your identity theft case. While there are many general identity theft resource guides available, this kit was specifically developed to provide assistance to Floridians who are victims of Reemployment Assistance identity theft, as well as individuals in other states who had their personal information fraudulently used in the state of Florida.

Navigating through the process as an identity theft victim can be lengthy and confusing. As you contact law enforcement, creditors, and financial institutions, it is important to keep track of the actions you take and retain a record of your progress.



STEPS YOU SHOULD TAKE

Follow the steps below so the appropriate entities are aware you are a victim of identity theft and the proper steps are taken to mitigate future fraudulent activity.

When your identity is stolen your personal identifiers can be misused in a variety of different ways. As soon as you become aware that your information has been misused, there are several basic steps you should take to help prevent nearly all kinds of identity theft cases:

01 REPORT THE INCIDENT TO THE FRAUD DEPARTMENT OF THE THREE MAJOR CREDIT BUREAUS: EQUIFAX, EXPERIAN, AND TRANSUNION.

- ◆ Ask the three major credit bureaus (Equifax, Experian, and TransUnion) to place a “**fraud alert**” on your credit report.
- ◆ Order copies of your credit reports from the credit bureaus so you can review them to see if any additional fraudulent accounts have been opened in your name, or if any unauthorized charges have been made to other accounts.
- ◆ Request a victim’s statement from the three main credit bureaus that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.



Contact information for the three major credit bureaus is as follows:

EQUIFAX

P.O. Box 740241
Atlanta, GA 30374-0241

To order your report:

800-685-1111

To report fraud:

800-525-6285

TDD:

800-255-0056

www.Equifax.com

TRANSUNION

Fraud Victim Assistance

P.O. Box 6790

Fullerton, CA 92634-6790

Email: fvad@transunion.com

To order your report:

800-888-4213

To report fraud:

800-680-7289

TDD:

877-553-7803

www.Transunion.com

EXPERIAN

P.O. Box 9532

Allen, TX 75013

To order your report:

888-397-3742

To report fraud:

888-397-3742

TDD:

800-972-0322

www.Experian.com

02 CONTACT THE FRAUD DEPARTMENT OF EACH OF YOUR CREDITORS.

- ◆ Gather the contact information for each of your credit accounts (credit cards, utilities, cable bills, etc.) and call the fraud department for each creditor.
- ◆ Report the incident to each creditor, even if your account at that institution has not been tampered with. Close the accounts that you believe have been compromised. Ask the credit bureaus to place an “alert” on any accounts that remain open.
- ◆ Follow-up in writing immediately. The Federal Trade Commission provides an Identity Theft Affidavit standardized form used to report new accounts fraudulently opened in your name. See the instructions attached for how to complete the Federal Trade Commission Identity Theft Affidavit. Check with the company to see if they accept this form. If not, request that they send you their fraud dispute form.
- ◆ Confirm all conversations in writing. Follow behind your phone call with a letter and any necessary documentation to support your claim.
- ◆ Call the Federal Trade Commission at 877-438-4338 and request a copy of their brochure “Identity Crime: When Bad Things Happen to Your Good Name.” This brochure contains sample dispute letters to help get you started as well as more information on resolving credit problems. The brochure is also available through the Federal Trade Commission website at www.FTC.gov.



03 CONTACT YOUR BANK OR FINANCIAL INSTITUTION.

- ◆ If your checks or debit cards have been stolen or if you believe they have been used, contact your bank or credit union and stop payment right away.
- ◆ Stop payments on any outstanding checks that you are unsure about.
- ◆ Contact major check verification companies and request they notify retailers who use their databases not to accept your checks:

TELECHECK: 800-710-9898 OR 927-0188

CETERGY, INC: 800-437-5120

INTERNATIONAL CHECK SERVICES: 800-631-9656

- ◆ Call Shared Check Authorization Network (SCAN) at 800-262-7771 to learn if bad checks have been processed in your name.
- ◆ If you suspect your accounts have been compromised, cancel your checking and savings accounts and obtain new account numbers.

04 REPORT THE INCIDENT TO LOCAL LAW ENFORCEMENT.

- ◆ Contact your local police department or sheriff's office to file a report. Under Section 817.568, Florida Statutes, the report may be filed in the location in which the offense occurred, or, the city or county in which you reside.
- ◆ When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports, and your notarized ID Theft Affidavit.
- ◆ Request a copy of the police report. Some creditors will request to see the report to remove the debts created by the identity thief.
- ◆ Report your information to the National Center for Disaster Fraud (NCDF), www.Justice.gov/disaster-fraud/ncdf-disaster-complaint-form.



WHAT ELSE CAN I DO?

FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION'S IDENTITY THEFT CLEARINGHOUSE.

The [*Identity Theft Clearinghouse*](#) is the federal government's repository for ID theft complaints. Complaint information is entered into a central database, the Consumer Sentinel, which is accessed by many local and state law enforcement agencies in Florida, as well as Florida's Attorney General, for identity theft investigation. You can also call 877-438-4338 to report identity theft and get a recovery plan.

FLAG YOUR FLORIDA DRIVER'S LICENSE.

At your request, the Fraud Section of the [*Department of Highway Safety and Motor Vehicles*](#) (DHSMV) will place a flag on your driver's license if you are a victim of identity theft (regardless of whether your Florida Driver's License has been compromised). To reach the Fraud Section, call (850) 617-2405. You will be asked to submit your request in writing to:

DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES
DDL/BDI- FRAUD SECTION, ROOM A327
NEIL KIRKMAN BUILDING
TALLAHASSEE, FL 32399-0570

If you believe that the identity thief has used your personal information to secure a Florida Driver's License or Identification Card, DHSMV will conduct a fraud investigation. To initiate this investigation, request a DHSMV Identity Theft Report Form and mail it to the address above. The form is also available through the DHSMV website at www.FLHSMV.gov.



GET ASSISTANCE THROUGH FLORIDA'S FRAUD HOTLINE.

Florida's Attorney General provides a toll-free fraud hotline for Floridians who are the victims of Fraud. Contact the hotline at 866-966-7226. Trained advocates can help provide additional resource information in your area.

CONTACT THE FLORIDA DEPARTMENT OF LAW ENFORCEMENT.

After you have filed a report with local law enforcement and with the Federal Trade Commission Identity Theft Clearinghouse, you may contact FDLE. FDLE Special Agents who work identity theft cases may be able to provide additional guidance and assistance. Check your phone book to find the nearest FDLE Regional Operations Center or visit www.FDLE.state.fl.us.

CHECK YOUR FLORIDA CRIMINAL HISTORY INFORMATION.

In some instances of identity theft, a victim may be faced with a criminal record for a crime he or she did not commit. The Florida Department of Law Enforcement (FDLE) can provide a Compromised Identity Review (based on a fingerprint comparison of state criminal history files) to determine what, if any, criminal history belongs to you, and if any arrest records have been falsely associated with you as a result of someone using your identity. If a fingerprint check determines you are an identity theft victim, FDLE will work with local law enforcement agencies and attempt to clear fraudulent data from the criminal history files and provide you with a compromised Identity Certificate. For more information, contact FDLE's Quality Control Section at (850) 410-8880 or visit www.FDLE.state.fl.us.

REMOVE PERSONAL IDENTIFIERS FROM FLORIDA COURT RECORDS.

Any person has the right to request the Clerk or County Recorder to redact/remove his or her Social Security number, bank account number, credit, debit, or charge card number from an image or copy of an official record that has been placed on such Clerk's/County Recorder's publicly available website or court file. If you believe your personal information appears in a publicly available record, contact your County Clerk's Office to initiate a request. A listing of all County Clerks can be found at www.FLClerks.com.



REPORT MAIL THEFT TO THE U.S. POSTAL INSPECTION SERVICE.

The U.S. Postal Inspection Service will investigate if your mail has been stolen by an identity thief and used to obtain new credit or commit fraud. Incidents should be reported to your nearest U.S. Postal Inspection Service district office. Check with your local office or visit www.USPS.com.

Report Passport Fraud to the U.S. Department of State.

If your passport is lost or stolen, or you believe it is being used fraudulently, contact your local Department of State field office. Check with your local office or visit www.State.gov.

PROTECT YOUR SOCIAL SECURITY NUMBER.

The Social Security Administration can verify the accuracy of the earnings reported on your social security number. To check for inaccuracies, fraud, or order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration, call 800-722- 1213 or visit www.SSA.gov.

IF YOU ARE CONCERNED ABOUT TAX FRAUD.

Let the IRS know you are a victim of identity theft at

www.IRS.gov/individuals/how-irs-id-theft-victim-assistance-works

Complete the Identity Theft Affidavit (FORM 14039). Contact the Florida Department of Revenue by calling (850) 488-6800 or visit www.FloridaRevenue.com.



INSTRUCTIONS FOR COMPLETING THE ID THEFT AFFIDAVIT

You will receive the ID Theft Affidavit after reporting you are a victim of ID Theft to the Federal Trade Commission (FTC) at [IdentityTheft.gov](https://www.ftc.gov/identitytheft). To make certain that you do not become responsible for the debts incurred by identity theft, you must provide proof that you did not create the debt to each of the companies where accounts were opened or used in your name.

A working group composed of credit grantors, consumer advocates, and the Federal Trade Commission developed an ID Theft Affidavit to help you report information to many companies using just one standard form. Use of the ID Theft affidavit is optional. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to inquire what forms they accept.

You can use the Federal Trade Commission affidavit when a **new account** was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. (If someone made unauthorized charges to an **existing account**, call the company to find out what to do.)

THE FEDERAL TRADE COMMISSION AFFIDAVIT HAS TWO PARTS:

1. The [ID Theft Affidavit](#) provides a model form that can be used to report information to many companies, simplifying the process of alerting companies where a new account was opened in the victim's name.
2. **Fraudulent Account Statement** is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to provide with additional information.



When you send the affidavit to the companies, attach copies (**NOT** originals) of any supporting documents (e.g., drivers license, police report) you have.

Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.

Complete the affidavit as soon as possible. Many creditors ask that you send it within two weeks of when you became aware of the identity theft. Delaying could slow the investigation.

Be as accurate and complete as possible. You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and relieving you of the debt. Please print clearly.

When you have completed the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit or goods and services you describe. Attach to each affidavit a copy of the Fraudulent Account Statement with information only on accounts opened at the institution receiving the packet, as well as any other supporting documentation you are able to provide.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation.

Keep a copy of everything you submit for your records.

If you cannot complete the affidavit, a legal guardian or someone with a power of attorney may complete it for you. The information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If an affidavit is requested in a lawsuit, the company might need to provide it to the requesting party. Completing an affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.



**1-877-IDTHEFT
(1-877-438-4338)
[www.Consumer.gov/
IDTHEFT](http://www.Consumer.gov/IDTHEFT)**



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WWW.CONSUMER.GOV/IDTHEFT

