

Utah Legal Services

Committed to Equal Justice

www.utahlegalservices.org



Identity Theft

Identity Theft is the largest consumer complaint filed with the Federal Trade Commission (FTC) every year.

What is Identity Theft?

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, or
- obtain utilities without your permission.

In some cases, thieves may have used your name to receive medical services, get a tax refund, or even during contact with law enforcement.

Identity theft may include someone using your checks or bank account information. Use of an ATM, debit or credit card that you did not approve is also identity theft.

In some cases, identity theft occurs within families, which makes it harder to report and recover from the theft.

How Might Identity Theft Impact Me?

Even if you are able to resolve an identity theft issue with your bank, the use of your name and credit history can result in you getting collection letters for things you did not purchase.

It can also result in bad entries on your credit report, causing you problems in getting credit or paying a higher interest rate.

Becoming the victim of an identity theft can be a difficult and frustrating time in your life.

What Can I Do?

The Federal Trade Commission has created letters that you can use to tell a creditor, debt collector or credit bureau of the theft of your identity.

To use the letters, you must first report the identity theft to the police. You do not need to know the name of the person who used your identity. You show the police the debt collection letters or other proof that you are the victim of the crime.

You can also visit the National Identity Theft Victims Assistance Network to learn more.

Where Can I get help writing letters to a creditor, debt collector or a credit bureau?

There are three forms that will help you draft letters. Before using these forms, please note that:

- The information provided and the interactive interviews is not intended as legal advice.
- These forms are not for commercial use and charging for use in any way is prohibited.
- If you do not already have it, you will need to download free Adobe Flash Player to view the interactive interviews.
- If you do not have Microsoft Word, you will need to download free Microsoft Word Viewer to print the forms.
- The forms were 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. Neither the U.S. Department of Justice nor any of its components operate, control, are responsible for, or necessarily endorse, these materials including, without limitation, its content, technical infrastructure, and policies, and any services or tools provided. For more information on the project or regarding identity theft, you can go to identitytheftnetwork.org

Letter to Creditor - Identity Theft

Use this interactive interview to respond to someone collecting a bill that is in your name, but you did not make. You will need a copy of the bill in hand when you start the interview.

You will also need to give a copy of your proof of identity.

The interactive interview will help you prepare a Letter to a Creditor, directly collecting their own bill. This might be a credit card statement you received that contains charges you didn't make. It can be any situation where your credit or identity was used without your permission.

Letter to Debt Collector - Identity Theft

Use this interactive interview for responding to a company or law firm that is a Debt Collector, or

collecting a bill that is in your name but you did not make. You will need a copy of their letter in hand when you start the interview.

You will also need to provide a copy of your police report and proof of your identity. Copy those and put them in the letter.

Letter to Credit Bureau - Identity Theft

Use this interactive interview to create a letter to a Credit Bureau. This letter asks the credit bureau to investigate and remove items from your credit report that are the result of identity theft. You will need a copy of your credit report in hand when you start the interview.

You can obtain a free copy of your credit report from each credit bureau at <https://www.annualcreditreport.com>. You do not have to pay for a copy of your credit report. One credit report from each company is available to you free each year.

You will mail

- the letter
- attachment to the letter
- a copy of your credit report with the incorrect items circled
- a copy of the police report you made of the identity theft
- proof of your identity with the letter.

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