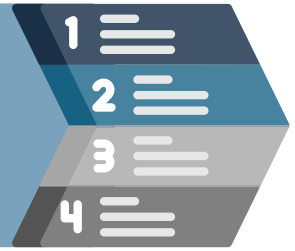




Step by Step: DEALING WITH DEBT THAT ISN'T YOURS



To stop contact and collection action you will need to contact the debt collector, the business that opened the fraudulent account and the credit reporting agencies.

HOW TO DISPUTE A DEBT WITH A DEBT COLLECTOR

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact the financial institution.	<input type="checkbox"/> Tell the business/debt collector you are a victim of identity theft and the debt's not yours. <input type="checkbox"/> Ask for information about the transaction(s) that creates the debt. <input type="checkbox"/> Send copies of your police report, Identity Theft Report or other documents that detail the identity theft. <input type="checkbox"/> Send it certified mail, return receipt requested. <p>The collector must suspend collection efforts until it sends you written verification of the debt. If the collector works for another company, it must tell the other company you are an identity theft victim.</p>
<input type="checkbox"/> Contact the three nationwide credit reporting agencies: Equifax, Experian and TransUnion.	<input type="checkbox"/> Take steps to have fraudulent information removed or blocked from your credit report and to stop a business from selling or transferring a debt for collection. <p>Specific steps for blocking and disputing information on your credit report can be found on page 4 of your Toolkit.</p>

ADDITIONAL STEPS

STEP BY STEP:	NOTES:
<input type="checkbox"/> Request your credit reports.	<input type="checkbox"/> Find additional information on page 1 of your toolkit.
<input type="checkbox"/> Place a fraud alert.	<input type="checkbox"/> Find additional information on page 2 of your toolkit.
<input type="checkbox"/> Consider a security freeze.	<input type="checkbox"/> Find additional information on page 1 of your toolkit.
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

