

ID Theft Toolkit and Affidavit

Identification Theft Toolkit

Safeguard yourself from ID Theft

ID Theft – the unauthorized and illegal use of your name, Social Security number or other personal information – is the fastest-growing crime in the United States. The Federal Trade Commission estimates that as many as nine million Americans have their identities stolen each year. At Capital One Investing, we want to make sure you know all the facts about protecting yourself. From training our employees about ID Theft to establishing rigorous security standards to data encryption and fraud detection, we've put serious safeguards in place to protect you, your information and your money.

What to do if you are a victim

1. Contact your Financial Institutions immediately to:

- Protect the access to your accounts.
- Stop payments on missing checks.
- Change personal identification numbers (PINs) and online banking passwords.
- Open a new account if appropriate.

Be sure to indicate to the financial institution all of the accounts and/or cards potentially affected, including ATM cards, check (debit) cards and credit cards. Contact the major check verification companies to request they use their databases to notify retailers not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. A check verification company that accepts reports of check fraud directly from consumers is TeleCheck, 1-800-710-9898.

Contact the security or fraud department of each company where you know or believe accounts have been tampered with or opened fraudulently. Close the accounts, follow up in writing and include copies (not originals) of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number or a series of consecutive numbers.

Contact the Federal Trade Commission. By sharing your ID Theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down ID thieves and stop them.

2. To protect against NEW accounts being opened in your name:

Request a "fraud alert" for your file with each of the credit bureaus and a victim's statement asking creditors to call you before opening new accounts or changing your existing ones. This can help prevent an ID thief from opening additional accounts in your name.

Complete an ID Theft Affidavit, which can be found at the end of this document. Use it to protect yourself against any debts incurred by an ID thief who has already opened any kind of new account in your name.

Consider adding a "credit freeze" with each credit bureau to block unauthorized account opening in your name. Visit ftc.gov for more information on this feature and related costs.

3. File a report with your local police department and:

Obtain a police report number with the date, time, police department, location and name of the police officer taking the report. Agree to an investigation (if the police recommend it) into the loss. The police report will be helpful when clarifying to creditors that you are a victim of ID Theft.

It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a “Miscellaneous Incidents” report or try another jurisdiction, like your state police. You also can check with your state Attorney General’s office to find out if state law requires the police to take reports for ID Theft.

4. Contact the three major credit bureaus and request a copy of your credit report and:

Review your reports to make sure additional fraudulent accounts have not been opened in your name or unauthorized changes made to your existing accounts.

Request the “inquiries” be removed from your report from the companies that opened the fraudulent accounts. Here are the major credit bureaus and their phone numbers:

- TransUnion, 1-800-680-7289
- Experian, 1-888-397-3742
- Equifax, 1-800-525-6285.

You may also contact the FTC’s ID Theft Consumer Response Center toll-free at 1-877-IDTHEFT.

Request a fraud alert be placed on your credit report. Whichever company you call, they’re required to contact the other two, who’ll then place alerts on their versions of your report. Once you’ve placed a fraud alert, you’re entitled to one free credit report from each of the three reporting companies.

Recheck your credit report in a few months to:

- Verify your corrections and changes.
- Make sure no new fraudulent activity has occurred.
- If you seem to be missing any mail:
- Contact your local post office – ID thieves sometimes steal mail to access account numbers, and will then change the account’s billing address so they can run up the charges without your knowledge. They can also change car titles and PIN numbers, order new cards and checks.

Maintain a written chronology of what happened by noting:

- What was lost.
- The steps you took to report the incident to the various agencies, banks and firms affected.
- The date, time, contact telephone numbers, name of the person you talked to, and any relevant report or reference number and instructions.
- We have created an activity log sheet to facilitate your tracking – view it on page 4.
- Send a registered letter to all creditors where fraudulent accounts have been opened and:
- Include a copy of the police report.
- Include the ID Theft Affidavit.
- Request that the institution send you a letter of release to clean up the account and acknowledge that it is fraudulent.

**To get ID theft tips and the latest security news, visit the
Security Zone at capitalone360.com/securityzone**

Important Contact Information

For credit checks and other theft information, contact:

Institution	Phone Number	URL
Federal Trade Commission	1-877-IDTHEFT	www.consumer.gov/idtheft
TransUnion	1-800-680-7289	www.transunion.com
Equifax	1-800525-6285	www.equifax.com
Experian	1-888-397-3742	www.experian.com
TeleCheck	1-800-710-9898	www.telecheck.com
International Check Services	1-800-366-5010	N/A
OnGuard Online	N/A	www.onguardonline.gov
ID Theft Resource Center	1-858-639-7935	www.idtheftcenter.org
Social Security Administration	SSN Fraud Hotline: 1-800-269-0271	www.ssa.gov
The National Fraud Information Center	1-800-876-7060	www.fraud.org
U.S. Postal Inspection Service	1-800-876-2455	postalinspectors.uspis.gov

To find out if the thief has been passing bad checks in your name, call the Shared Check Authorization Network (SCAN) at 1-800-262-7771

For credit checks and other theft information, contact:

By phone

Customer Service 1-800-747-2537
Customer Service Fax 1-866-996-6417

By mail

Capital One Investing, LLC.
PO Box 259008
Plano, TX 75025

Use this activity log to record any incident details

This Customer Activity Log is designed to help you maintain a written chronology of what happened, what was lost and the steps you took to report the incident to various financial institutions.

Incident Details (date, time, location and circumstances of incident)

Methods of Discovery (how did you first discover the incident?)

Statement Review (list any unauthorized withdrawals, transactions or charges)

Other Information

How to complete the ID Theft Affidavit

So you don't become responsible for any debts incurred by an ID thief, you must prove to each of the companies where accounts were opened in your name that you didn't create the debt. For this purpose, the ID Theft Affidavit was developed by credit grantors, consumer advocates and the Federal Trade Commission (FTC). The affidavit has two parts:

- Part One – the ID Theft Affidavit – where you report general information about yourself and the theft.
- Part Two – the Fraudulent Account Statement – where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

NOTE: You may not need the ID Theft Affidavit to absolve you of debt resulting from ID Theft if you obtain an ID Theft Report. We suggest you consider obtaining an ID Theft Report if a new account is opened in your name. An ID Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit reports; (3) prevent a company from continuing to collect debts or selling the debt to others for collection; and (4) obtain an extended fraud alert.

- Some companies require different forms, so contact each company before submitting this affidavit.
- Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation.
- When you send the affidavit to the companies, attach copies (not originals) of any supporting documents (for example, driver's license or police report). Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide.
- Incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Print clearly.
- Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. Keep a copy of everything you submit.
- If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party. Completing this affidavit does not guarantee that the ID thief will be prosecuted or that the debt will be cleared.

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Identification Theft Affidavit

Victim Information

Full legal name _____
Last First Middle

Title _____

(If different from above) Name at the time the events in this affidavit took place

_____ Last First Middle

Date of Birth _____ Social Security Number _____

State Driver's License or ID Card Number _____

Street Address _____

City _____ State _____ Zip Code _____

Primary Phone _____ Secondary Phone _____

Lived at this address since (Month / Year) _____

(If different from above) Address at the time the events in this affidavit took place

Street Address _____

City _____ State _____ Zip Code _____

Lived at this address since (Month / Year) _____

How the Fraud Occurred

Check all that apply:

I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.

I did not receive any benefit, money, goods or services as a result of the events described in this report.

My identification documents (for example, credit cards, birth certificate, driver's license, Social Security card) were stolen lost on or about _____

Day / Month / Year

Continued...

How the Fraud Occured (Continued)

Check all that apply:

To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, Social Security number, mother's maiden name) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

Name

Name

Address (if known)

Address (if known)

Additional Information (if known)

Additional Information (if known)

Phone Numbers(s) (if known)

Phone Numbers(s) (if known)

I do not know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

Additional comments (for examples, description of the fraud, which documents or information were used or how the ID thief gained access to your information):

Victim's Law Enforcement Actions

I am am not willing to assist in the prosecution of the person(s) who committed this fraud.

I am am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

I have have not reported the events described in this affidavit to the police or other law enforcement agency.

The police did did not write a report. In the event you have contacted the police or other law enforcement agency, please complete the following:

Agency #1

Officer / Agency Personnel Taking Report

Date of Report

Address (if known)

Phone Number

Email (if any)

Agency #2

Officer / Agency Personnel Taking Report

Date of Report

Address (if known)

Phone Number

Email (if any)

Document Checklist

Please indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (not originals) to the affidavit before sending it to the companies.

A copy of a valid government-issued photo identification card (for example, your driver's license, state-issued ID card or passport). If you are under 16 and don't have a photo ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.

Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

A copy of the report you filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Signature

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. §1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

Name of Account Holder

X

Signature

Date

Name of Joint Account Holder

X

Signature

Date

X

Signature of Notary

X

Signature of Notary



Seal of Notary



Seal of Notary

Fraudulent Account Statement

Completing this Statement

- Make as many copies of this page as you need. Complete a separate page for each company you're notifying and only send it to that company. Include a copy of your signed affidavit.
- List only the account(s) you're disputing with the company receiving this form. See the example below.
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (not the original).

I declare (check all that apply):

As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name / Address	Account Number	Type of Authorized Credit / Goods / Services Provided by Creditor	Date Issued or Opened	Amount / Value Provided
Example: National Bank 22 Main Street Columbus, OH 22722	01234567-89	Auto loan	Jan 5, 2012	\$25,000

During the time of the accounts described above, I had the following account open with your company:

Billing Name _____
 Billing Address _____
 Account Number _____