Identity Theft Affidavit Packet

LETTER TO BE SENT TO CUSTOMER

Date

Name
Address
City, State ZIP

Re: Identity Theft

Valued Customer:

Thank you for contacting SouthernTrust Bank regarding the suspected theft of your identity. We realize this circumstance can be an unsettling experience, but we are committed to assisting you in an expedient manner with as minimal inconvenience to you as possible.

Enclosed are the applicable forms required to help us assist you in our investigation. These forms are:

- Identity Theft Affidavit Instructions
- Additional Identity Theft Procedures
- Identity Theft Affidavit
- Fraudulent Account Statement

Please return the completed form(s) to us in person at any one of our branch offices, or in the self-addressed envelope provided. We will investigate this matter as quickly as possible to complete our investigation and advise you of the result once we receive the completed form(s).

Please contact us at (618) 995-9000 if you have any questions about completing the form(s) or anything related to this identity theft claim. We appreciate your business and thank you for banking with SouthernTrust Bank.

Sincerely,

Representative Name
Title

IDENTITY THEFT AFFIDAVIT INSTRUCTIONS

To make certain that you do not become responsible for the debts incurred by the identity thief, 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 (FTC) developed this Identity Theft Affidavit to help you report information to many companies using just one standard form. Use of this affidavit is optional for companies. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

You can use this affidavit where 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.)

This affidavit has two parts:

1. **Identity Theft Affidavit** – This is where you report general information about yourself and the theft; and

2. **Fraudulent Account Statement** – This is 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.

When you send the affidavit to the companies, attach copies (**NOT** originals) of any supporting documents (for example, driver's license or 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.

Here are some important steps you should take during the process:

1. **Complete this affidavit as soon as possible**. Many creditors ask that you send it within two weeks of receiving it. Delaying could slow the investigation.

2. **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 absolving the debt. Please print clearly.

   When you have finished completing the affidavit, mail a copy to each creditor, bank or company that provided the thief with the unauthorized credit, goods or 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.

3. **Send the appropriate documents to each company by certified mail, return receipt requested**. This step 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.

4. **Keep a copy of everything you submit for your records**. If you cannot complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, 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 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 identity thief will be prosecuted or that the debt will be cleared.

Please contact us at (618) 995-9000 if you have any questions about completing the forms.

DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER GOVERNMENT AGENCY

ADDITIONAL IDENTITY THEFT PROCEDURES

If you have not already done so, report the fraud to the following organizations:

1. Each of the three national consumer reporting agencies. Ask each agency to place a fraud alert on your credit report, and send you a copy of your credit file. When you have completed your affidavit packet, you may want to send them a copy to help them investigate the disputed accounts.

   Equifax Credit Information Services, Inc. - (800) 525-6285/ TDD 800-255-0056. Ask the operator to call the Auto Disclosure Line at 800-685-1111 to obtain a copy of your report. P.O. Box 740241, Atlanta, GA 30374-0241. http://www.equifax.com

   Experian information Solutions, Inc. - (888) 397-3742/ TDD (800) 972-0322. P.O. Box 9530, Allen, TX 75013. http://www.experian.com

   Trans Union - (800) 680-7289/ TDD (877) 553-7803. Fraud Victim Assistance Division. P.O. Box 6790, Fullerton, CA 92634-6790. http://www.transunion.com

2. The fraud department at each creditor, bank, or utility/service that provided the identity thief with unauthorized credit, goods or services. This would be a good time to find out if the company accepts this affidavit, and whether they require notarization or a copy of the police report.

3. Your local police department. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you cannot get a copy, at least get the number of the report.

4. The FTC, which maintains the Identity Theft Data Clearinghouse - the federal government's centralized identity theft complaint database - and provides information to identity theft victims. You can visit http://www.consumer.gov/idtheft or call toll-free 877-ID-THEFT (877-438-4338).

   The FTC collects complaints from identity theft victims and shares their information with law enforcement nationwide. This information also may be shared with other government agencies, consumer reporting agencies, and companies where the fraud was perpetrated to help resolve identity theft related problems.

5. Other governmental agencies or services, such as:

   Postal Inspection Service – Contact the Postal Inspector at your local post office in the event you believe your mail was stolen or redirected. http://www.usps.com.

   Social Security Fraud Hotline - Call this hotline (800-269-0271) in the event you suspect someone is using your Social Security number for fraudulent purposes.

   Department of Motor Vehicles – Contact your local department of motor vehicles (DMV) if you believe someone is trying to obtain a driver's license or identification card using your name and information. http://www.dmv.org.

NOTE: In addition to the above recommendations, please carefully review all of your accounts, related statements and all charges and transactions. You should continue this review process over a reasonable period of time since identity theft takes time to completely resolve. You should immediately report any discrepancies.

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IDENTITY THEFT AFFIDAVIT

GENERAL INFORMATION

(1) My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)

(2) (If different from above) When the events described in this affidavit took place, I was known as:

_____
(First) (Middle) (Last) (Jr., Sr., III)

(3) My date of birth is _____
(month/day/year)

(4) My Social Security number is _____

(5) My driver's license or identification card state and number are _____

(6) My current address is _____

City _____ State _____ Zip Code _____

(7) I have lived at this address since _____
(month/year)

(8) (If different from above) When the events described in this affidavit took place, my address was:

_____

City _____ State _____ Zip Code _____

(9) I lived at the address in Item 8 from _____ until _____
(month/year) (month/year)

(10) My daytime telephone number is (____)_____

My evening telephone number is (____)_____

HOW THE FRAUD OCCURRED

Check all that apply:

(11) ☐ 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.

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

(13) ☐ My identification documents (for example, credit cards; birth certificate; driver's license; Social Security card; etc.) were ☐ stolen ☐ lost on or about _____.
(day/month/year)

(14) ☐ 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, etc.) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization:

_____ _____
Name (if known) Name (if known)

_____ _____
Address (if known) Address (if known)

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Phone number(s) (if known)

Phone number(s) (if known)

Additional information (if known)

Additional information (if known)

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

(16) ☐ Additional comments: (For example, description of the fraud, which documents or information was used or how the identity thief gained access to your information.)

(Attach additional pages as necessary.)

VICTIM'S LAW ENFORCEMENT ACTIONS

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

(18) (check one) 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.

(19) (check all that apply) 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) (Report number, if any)

(Phone number) (email address, if any)

(Agency #2) (Officer/Agency personnel taking report)

(Date of report) (Report number, if any)

(Phone number) (email address, 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.

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(20) ☐ A copy of a valid government issued photo identification card (for example, your driver's license, state issued ID card or your passport). If you are under 16 and do not 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.

(21) ☐ Proof of residency during the time the dispute 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).

(22) ☐ 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.

Credit Bureau Resolution Tracking

All of the following credit bureaus should be contacted to report identity theft, including recommended measures to resolve your report and obtain a copy of your credit report:

Bureau Information	**Date Contacted:**	**Contract Name:**	**Notes:**
Equifax (800) 525-6285 http://www.equifax.com			
Experian (888) 397-3742 http://www.experian.com			
Trans Union (800) 680-7289 http://www.transunion.com			

Creditor Resolution Tracking (Banks, Credit Card Issuers, and Other Financial Institutions)

All of the organizations that you maintain a financial relationship with should be notified of any fraudulent activity you have experienced, including the necessary actions to resolve your report:

Financial Institution Name:	**Date Contacted:**	**Contract Name:**	**Notes:**

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Account Statement Review Tracking

Use this section to document your review of all financial statements you have received and immediately report any discrepancies:

Financial Institution Name:	Type of Account:	Statement Period:	Notes:

Internet Banking Access Tracking

Use this section to document changes in your Internet banking access user names and passwords to ensure your accounts remain secure from unauthorized access (**please DO NOT list your user names and passwords here**):

Financial Institution Name:	Type of Account:	Date Completed:	Notes:

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Law Enforcement Report Tracking

Document all identity theft reports you have filed with law enforcement agencies here:

Law Enforcement Agency:	Date Contacted:	Contract Name:	Report Number and Notes:

SIGNATURE

I declare under penalty of perjury that the information I have provided in this affidavit is true and correct to the best of my knowledge.

(Signature) (Date signed)

Knowingly submitting false information on this form could subject you to criminal prosecution for perjury.

(Notary)

[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]

Witness:

(Signature) (Printed name)

(Date) (Telephone number)

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FRAUDULENT ACCOUNT STATEMENT

INSTRUCTIONS

- Make as many copies of this page as you need. **Complete a separate page for each company you are notifying and only send it to that company.** Include a copy of your signed affidavit.
- List only the account(s) you are 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).

DECLARATION

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: (the company that opened the account or provided the goods or services)	**Account Number:**	**Type of unauthorized credit/goods/service provided by creditor** (if known)	**Date issued or opened** (if known)	**Amount/Value provided** (the amount charged or the cost of the goods/services)
Example: Example National Bank 22 Main Street Las Vegas, NV 89117	01234567-89	Auto Loan	01/05/2007	$25,500.00

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

Billing name _____

Billing address _____

Account number _____

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