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Nationwide Employment Screening Services, Drug & Alcohol Testing, Private Investigations

Identity Theft/Fraud –What Should You Do?

Step 1: Promptly report the fraud to the police. The first step you need to take is to report the fraud to your local police department. This step is important for two reasons: First, it immediately alerts local law enforcement to the crime. Second, it establishes that you acted diligently, and enables you to get a police report, complaint number or other similar record, which you may need when contacting your creditors.

If you are not sure which law enforcement agency to contact, call the Attorney General's Consumer Protection Unit at (800) 220-5424, and they will help you contact the proper police agency.

Step 2: Promptly report the fraud to the three major credit bureaus. Because identity thieves often attempt to obtain credit under your identity, it is important to promptly contact the three major credit bureaus to report the fraud. The three major credit bureaus may be contacted as follows:

Equifax: (800) 685-1111

Experian: (888) 397-3742

TransUnion: (800) 916-8800

Ask each credit bureau to take a report, and to place a "*fraud alert*" on your credit report. Also, ask each credit bureau to send you a copy of your credit report, so you can determine the extent of any unlawful credit activity that may have taken place using your identity.

If you already have a police report, file number, or complaint number from your local law enforcement agency, you may want to give that information to the three major credit bureaus as well, to help them investigate any disputed accounts or other reports of fraud.

Step 3: Contact the Fraud Department of each of your creditors and bank accounts. Collect all your credit cards, bank accounts and other creditor information (such as utilities, cable, etc.) and their "fraud" departments. Report the fraud to each creditor, even if that particular creditor has not been the subject of fraud, to ensure the creditor knows that an identity thief may have your account information. Ask each creditor to place a "*fraud alert*" on your account.

If there are charges on your accounts that are illegal, most creditors will also ask you to submit a written report of the fraud, along with a police report, complaint number or file number from law enforcement. You may use the enclosed *Identity Theft Affidavit* as part of your written report, to make sure you include all the necessary information. Many creditors will ask you to submit such an Affidavit within two weeks of your report of fraud, so you need to act promptly.

Step 4: Report the fraud to the Federal Trade Commission. The Federal Trade Commission ("FTC") maintains a confidential, national Identity Theft database, and may also be able to assist in pursuing identity thieves through federal channels. They may be contacted by calling (800) 525-6285. (Hearing impaired consumers may call (800) 255-0056.

IDENTITY THEFT AFFIDAVIT

Instructions

It is very important that you complete your Identity Theft Affidavit promptly and accurately. You may make as many copies of this Identity Theft Affidavit as you need. Please make sure you fill in all the requested information, and please write neatly. While you *may* choose not to provide some of the information requested in the Affidavit, please bear in mind that incorrect or incomplete information may slow the process.

Many companies investigating your claim will accept this Identity Theft Affidavit as your main report of fraud. However, some companies may require that you submit additional or different information, or may require you to use their own forms. Either way is fine. Nevertheless, by completing the Identity Theft Affidavit, you will have all the key facts necessary to report the fraud in one convenient document.

Before you send your Identity Theft Affidavit to your creditors, contact each creditor to find out if they will accept this Affidavit. It is also important that you include all relevant documents with your Identity Theft Affidavit. Make sure you only send copies of your documents - do not send the originals. Also, ask if you can fax your Identity Theft Affidavit and related documents to your creditors, to help expedite the process.

Once a creditor has investigated your fraud complaint, you will receive a written response telling you the outcome of their investigation. Keep a copy of everything you send and everything you receive.

While completing this Affidavit does not guarantee that the identity thief will be captured, and that all disputed credit information will be fully resolved, it will help law enforcement and your creditors investigate the fraud and work towards helping you restore your good name.

IDENTITY THEFT AFFIDAVIT

PART I - Victim Information

1. My full legal name is _____

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

2. I have/have not used any other names during the last two-year period.

(If so, please state name(s) used). _____

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

3. My date of birth is _____

(month/day/year)

4. My social security number _____

5. My driver's license or state identification card number is _____

6. My Current Address _____ *City, State, Zip Code*

7. I have lived at this address since _____

8. My previous address was _____ *City, State, Zip Code*

9. I lived at my previous address from _____ to _____

10. My daytime telephone number is (____) _____

11. My evening telephone number is (____) _____

PART II - How the Fraud Occurred

Check all that apply for items 12 -17:

12. 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.
13. I did not receive any benefit, money, goods, or services as a result of the events described in this report.
14. My identification documents (for example, credit cards; birth certificate; driver's license; social security card; etc.) were "stolen" lost on or about _____ (month/day/year)
15. 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)
- Address (if known) Address (if known)
- Phone number(s) (if known) Phone number(s) (if known)
- Additional information (if known) Additional information (if known)
16. I do NOT know who used my information or identification documents to get money, credit, loans, goods, or services without my knowledge or authorization.
17. Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

PART III - Victim's Law Enforcement Actions

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

19. (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 the prosecution of the person(s) who committed this fraud.

20. (Check all that apply) I "have" have not reported the events described in this affidavit to the police or other law enforcement agencies. 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) (E-mail address, if any)

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

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

Phone number) (e-mail address, if any)

PART IV - Documentation Checklist

Please identify 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.

21. 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.

22. 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).

23. A copy of the report you filed with the police department. If you are unable to obtain a report number from the police, please indicate that in Paragraph 20, above. Some companies only need the report number, not a copy of the report. You may want to check with each company.

PART V - 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)

(Notary Public)

(Check with each creditor - not everyone requires notarization)

(_____
Witness) (Printed Name)

(Date) (Telephone number)

PART VI - Fraudulent Account Statement

Please make as many copies of this page as you need. **Complete a separate Part VI-Fraudulent Account Statement for each company you are notifying and only send it to that company.** Include a copy of your signed affidavit. Be sure to list only the account(s) you are disputing with the creditor who is going to receive this form. If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that letter or notice with Part VI. (Do not send the original).

I hereby declare as follows:

Because of the events described in my Identity Theft Affidavit, (copy attached), the following account(s) was/were opened or charges made 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 credit, goods, or services stolen (if known)

Amount stolen

Date stolen (if known)