



## Credit Toolkit

**Pathfinders** is a 501(c)(3) non-profit organization that assists families on their way to economic self-sufficiency. As a partner in The United Way of Tarrant County's Financial Stability Initiative, **Pathfinders** provides financial coaching to families and individuals who want to improve their financial outlook and pathways to self-sufficiency.

Financial coaching goes beyond financial education to focus on individual financial practices that will lead to financial stability. This is your opportunity to work with a trained financial coach to identify changes you can make to attain your goals.

**Know the Benefits of Good Credit:** Lower costs of borrowing and insurance; better opportunities for employment; and lower security deposits for apartments and utilities.

### Access and understand your Credit Reports

- Credit Reports detail your history of repaying debts for the past seven years.
- Each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report once every 12 months. To order call 1-877-322-8228 or visit [annualcreditreport.com](http://annualcreditreport.com)
- **Check them to be sure they are accurate and error free.**

### Obtain Your Credit Score (from [www.creditkarma.com](http://www.creditkarma.com) or other free sites)

- Credit scores are the primary method lenders use to evaluate your credit worthiness.
- The higher the score, the lower the costs of borrowing.
- No score says whether a specific individual will be a “good” or “bad” customer.
- FICO scores range from 300-850. A score in the mid-700s is considered a good score. The average credit score in the U.S. is around 689. There is no “score cutoff” used by lenders.
- What goes into your credit score?
  - ◆ 35% is based on your “on time” payment history. (Late payments may lower your score.)
  - ◆ 30% is based on the amount of debt you owe.
  - ◆ 15% is based on the length of your credit history. (Longer history is better.)
  - ◆ 10% is based on recent applications for new credit cards or loans (also called “inquiries”). (Too many hard inquiries will lower your score.)
  - ◆ 10% is based on whether you have a variety of types of credit (i.e., auto loan, credit card, line of credit, and mortgage).

### Manage Your Credit Score

- Make payments on time - the most impactful (positive/negative) factor to your score.
- Keep low balances. Credit bureaus like to see you borrowing no more than 10 - 30% of your credit limit.
- Pay more than the the minimum payment required. This saves you interest costs.
- Keep your credit accounts open after paying them off to both extend the length of your positive credit track record and have a higher level of available unused credit.



- A closed account doesn't make it go away. It will still show up on your credit report.
- Having several types of credit may increase your credit score. But, do not apply for too many lines of credit in a short time span (24 months)
- Checking your credit report/score does not lower your score.

### **Build Your Credit Score**

- Pay your bills on time.
- Become an authorized user on someone else's credit account and stay in good standing.
- Apply for at least a 6-month savings-secured loans and secured credit cards using savings as collateral. If possible, apply in person at the bank branch you frequent because they are more aware of how you manage your money.
- Keep your credit card account balances below 30% of your available credit limits.
- Borrow/charge only what you can afford to repay when the bill comes due.
- Give yourself time – it takes time to improve your score.
- Review your credit report and dispute any errors or transactions that are not yours.
- Avoid excessive hard inquiries. Signals financial difficulties or over extending yourself.
- Last resort, get a line of credit at a department store or clothing store – It can be easier to obtain a charge account from a department store or clothing store than it is to obtain a loan or credit card from a bank. Establish credit with an individual store by buying only the items you need and can pay off when the bill comes due.

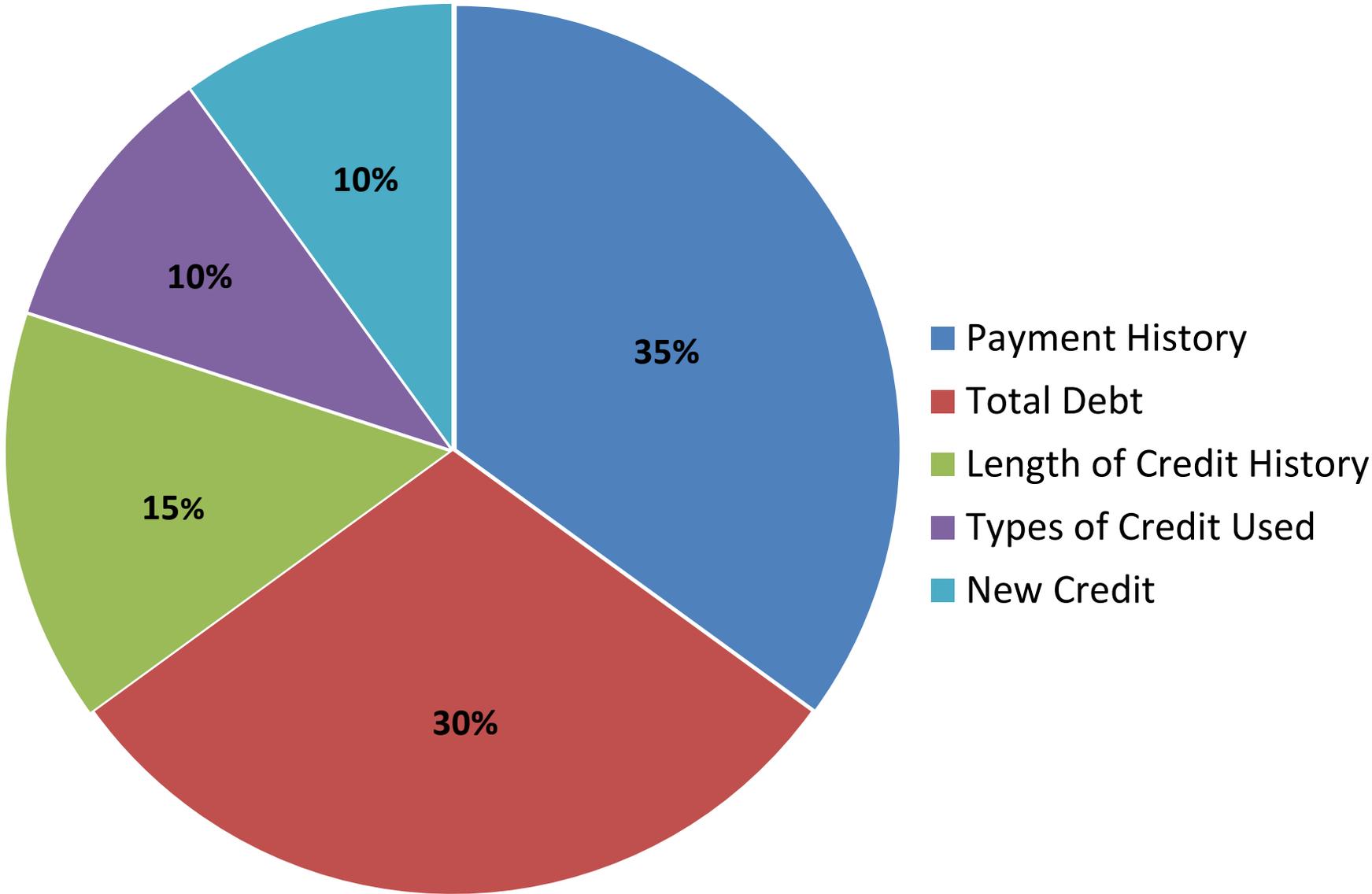
## **Identity Theft Toolkit**

### **Protect Your Identity**

- Reduce the possibility of identity theft by protecting your personal information
  - ◆ Don't carry your Social Security number (SSN) with you and provide it to others only when absolutely necessary.
  - ◆ Shred documents that contain your SSN or financial information when you are ready to dispose of them.
  - ◆ Keep all your payment tools (credit card, checks, debit cards, and account information) in a safe place.
  - ◆ Don't send your SSN information in emails. (Try to avoid sending credit card information and banking information in emails as well.)
- Social Media – don't overshare personal information on social networking websites
- Maintain anti-virus and anti-malware software and decline every time you're asked to save your password when you're logging on to a financial site.
- Create strong passwords
- Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Review your receipts. Promptly compare receipts with account statements. Watch for unauthorized transactions.

- **If your identity has been stolen, take these steps:**
  - ◆ Call one of the nationwide credit reporting companies and ask for a credit/security freeze or fraud alert on your credit reports. The company you call must contact the other two, so they can put a freeze or fraud alert on your file. **A fraud alert is good for 1 year.**
    - Equifax 1-800-685-1111
    - Experian 1-888-397-3742
    - TransUnion 1-888-909-8872
  - ◆ Check your credit reports and report any signs of fraud.
  - ◆ Create an Identity Theft Report to help get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name.
    - File a complaint with the FTC at <https://www.identitytheft.gov> or 1-877-438-4338. Your completed complaint is called an FTC Affidavit.
    - Take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.
    - **The FTC Affidavit and local police report comprise an Identity Theft Report.**
  - ◆ Difference between a **Fraud Alert** and a **Credit/Security Freeze**
    - **Fraud Alert** tells businesses that check your credit that they should check with you before opening a new account. A fraud alert is good for 1 year.
    - **Credit/Security Freeze** restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a **free freeze** for your **children** who are under age 16 to protect them from identity theft.
    - If you are someone's guardian, conservator or have a valid power of attorney you can also get a free freeze for that person, too.
    - Don't confuse freezes with locks. **Locks** may have monthly fees.

# FICO Score



**579** or less



Lenders view you as a very risky borrower

**580-669**



Some lenders will approve loans with this score

**670-739**



Most lenders consider this a good score

**740-799**



Lenders view you as a very dependable borrower

**800+**



Lenders view you as an exceptional borrower

- 800 or higher - The FICO® Score is in the top 20% of U.S. consumers
- 740 - 799 - The FICO® Score is in the top 40% of U.S. consumers
- 670 - 739 - The FICO® Score is near the average score of U.S. consumers
- 580 - 669 - The FICO® Score is below the average score of U.S. consumers
- 579 or less - The FICO® Score is in the lowest 20% of U.S. consumers

# When it Comes to Your Credit Score, Look to the Future

Many people believe that the best way to improve a credit score is to fix negative information that's already on your credit report. While this strategy may be useful for some people, it's more important for building credit to make current payments on new or existing credit accounts. Here are a few tips for increasing your score.

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- 1 Credit Scores Have Short Memories** You can take advantage of the fact that old information quickly becomes outdated on a credit report. As soon as negative information is reported, it impacts your credit score. But as time passes, negative information has less of an impact on your score—meaning your score will steadily recover over time. Once negative information is seven years old (10 years for bankruptcy), it drops off your report entirely.
- 2 Establish New Good Credit Accounts to Cancel Out the Damage Caused by Negative Credit Accounts** Recent credit information on your report weighs more heavily than old information. Because new credit has a bigger impact than old credit, you can begin to drown out the effect of negative information by creating a positive track record. Paying your bills on time (going forward) is a sure way to build credit. A credit score can jump as many as 100 points in six months just by adding one or two new accounts and paying them on time every month.
- 3 One Big Myth about Credit Scores** People often believe that paying off old collection accounts will eliminate all the damage caused by the collection account, but it's just not true. Under the FICO model, a collection account will remain on your credit report, causing damage to your score, even after it's paid off in full. There are good reasons to pay off an old collection account—for example, to avoid lawsuits—but don't do it to improve your credit score. In some cases, paying off an old collection account can even hurt your score by making the account seem newer than it is. If you are paying off an old collection account, consider negotiating with the collection agency to remove the account from your report entirely by using a pay-for-delete (P4D) letter. Not all creditors will be receptive.
- 4 How to Raise Your Credit Score** While fixing old credit can be important, the most effective path to raising a credit score is by paying open credit accounts on time. If you have no open credit accounts, your score has no avenue to grow. However, if your credit has already been damaged, it might be hard to qualify for new credit. If your delinquent credit accounts haven't yet been closed by your creditor, make payments on them to get them back in good standing. If you don't have open credit accounts, consider credit-building products such as a credit union's savers loan, a credit builder loan, or a secured credit card. Ask your financial coach to refer you to credit building products for people with negative credit history. Ask your coach for [What Should I Look for in a Secured Credit Card](#) or [The Secured Loan—A Simple Solution to Building Better Credit](#).

# 5 Easy Ways to Keep Utilization Under 30 Percent

Your credit utilization ratio plays an important role in your overall credit score. A person who frequently reaches or goes over their credit limit will be considered a potential risk by creditors. In order to reach the credit score sweet spot, keep your credit card balance as low as possible.

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- 1 Time Your Payments** Credit card issuers report the balance you owe on your credit cards to the credit bureaus on the same day of every month. If the card issuer reports to the bureaus before you make your credit card payments for the month, it could look like your utilization is over 30%. Ask your credit card issuer for information on when the reporting takes place so your credit and utilization ratio look picture-perfect on reporting day.
- 2 Request A Credit Line Increase** A credit limit increase can easily lower your utilization ratio. You can always ask your credit card issuer about increasing your limit, but proceed with caution because this kind of request could lead to a hard credit inquiry which could temporarily hurt your credit score, even if the increase is not granted. Call your credit card issuer and speak with a representative to see if asking for a credit limit increase will result in a hard pull.
- 3 Consider Adding A New Line** If you have received a pre-approved credit card offer in the mail, consider opening a new account to increase your total credit limit. The key is to not rack up a charge on the new account so that your credit card utilization drops.
- 4 Get Crafty** Find creative ways to lower your credit card utilization. Consider making credit card payments several times a month so that your balance doesn't get out of control. If you have multiple credit cards, don't overuse one card. Consider using different credit cards for different expenses (i.e. groceries on one card and your phone bill on another) to maintain lower balances across cards. This results in various cards with low credit utilization rather than one with high utilization.
- 5 Set Up Balance Alerts** If you have difficulty keeping track of expenses or frequently forget to check your balance, you should take advantage of balance alerts. Once you sign up for this service, you can receive email or text alerts. Thanks to these messages, you will always be aware of when you are getting too close to the 30% mark. Go to your credit card issuer's website or give them a call to sign up for balance alerts today.

**Note:** High credit utilization can negatively impact your credit score. Remember that creditors are most interested in people who make use of their available credit and handle it responsibly. If your card is inactive, the creditor may close the card.

# Credit Report Inspection

Grab your credit report and get ready to investigate. Credit reports contain a lot of personal information about you and how you've managed your bills in the past. More than half of all credit reports contain errors! This WorkSheet will walk you through your credit report step-by-step—so you can be sure your credit report is the best reflection of your financial health. Use the checklist below and jot down any action steps you should take under “Next Steps”.

## CHECKLIST

## NEXT STEPS

### VERIFY ACCOUNTS

- All accounts are mine and no accounts are missing.
- The recent balances are accurate.
- I am individually responsible for each account on my report. I am aware of the accounts where I am a co-signer or authorized user.
- If I am an authorized user on negative accounts, I will consider requesting the item be removed from my report, or removing myself from the account altogether.
- If there is an unknown judgment on my report, I will request a copy of my public record from that court and seek financial coaching.

### CONFIRM DROP OFF DATES

Most negative information “drops off” after seven years (10 years for bankruptcies).

- All old accounts have appropriately dropped off my report.
- I have noted upcoming drop off dates.

### REVIEW STUDENT LOANS AND DEBT BUYERS

- If I consolidated my student loans in the past, all original loans are now reported with a \$0 balance.
- If there are debt buyers on my report, the original creditor is reporting a \$0 balance.

### CORRECT AND COMPLETE PERSONAL INFORMATION

- My name, address, date of birth, Social Security Number & other personal information is reported correctly.
- I have added my employment history.

### CONSIDER OTHER HELPFUL TIPS

- Time heals—a late payment in the last six months is worse than a bankruptcy five years ago.
- I will pay my bills on time every month.
- I will limit authorizing new inquiries.
- I will aim to use less than 30% of my cumulative available credit and pay down high balances.
- I will consider adding a Personal Statement to explain a recent set-back or share that I am committed to working with my financial coach to get my finances on track.



# Make Your Credit Report Work For You

The Fair Credit Reporting Act (FCRA) is a federal law that gives you many important rights. Using a recent report and the guidance below, identify steps you can take to improve your credit file.

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- 1 Find Out What's On Your Credit Report** You have the right to access one credit report from each of the three major credit reporting agencies (CRA) once per year at no charge. For free reports, go to [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228.
- 2 Know Your Score** You have the right to ask a CRA for your credit score, but you will have to pay for it. Free scores are available at [creditkarma.com](http://creditkarma.com) and [quizzle.com](http://quizzle.com).
- 3 Get Rid Of Inaccurate Information** You have the right to dispute incorrect or incomplete information on your credit report. The CRA must investigate the disputed issue(s).
- 4 Make Sure Inaccurate, Unverifiable, Or Incomplete Information Is Corrected** If you properly dispute inaccurate, unverifiable, or incomplete information on your credit report, the CRA must either verify, correct, or delete the information within 30 to 45 days.
- 5 Negative Information Should Eventually Come Off Of Your Report** In general, CRAs may not report negative information that is more than seven years old or bankruptcies that are more than 10 years old.
- 6 Put An End to Mail Solicitations For Credit Offers** Creditors routinely prescreen potential customers for credit card offers that are mailed to you with enticing marketing. You have the right to opt-out of the pre-screen process and eliminate mail solicitations altogether. Go to [optoutprescreen.com](http://optoutprescreen.com) or call 888-567-8688.
- 7 Collect Damages For Those Who Violate The FCRA** If a CRA or a creditor violates certain parts of the FCRA, you may be able to recover damages in state or federal court.

## **STEPS TO PULL YOUR ONLINE CREDIT REPORTS**

If you follow these instructions carefully, you'll be able to obtain you report online.

1. Go to **www.annualcreditreport.com**. This is the only site that offers free credit reports.
2. **Click on the red Request Your Free Credit Reports** button until you get to the personal information form.
3. Enter in all the requested information. For your "current address", use your current address unless there was a very recent move, in which case use the last address where you received mail. If you have lived at the current address for less than two years, also include your previous address. At the bottom of the page, enter in the alphanumeric code (it's not case sensitive) and **click Continue**.
4. Select the credit report(s) you want to access, then **click Next**.
5. The site will confirm which report(s) you've selected and alert you that you'll be transferred to that site. **Click Next**.
6. Depending on which credit report you're downloading, the next screen might ask you to confirm that all the information you entered previously is accurate. If it is, **click Continue**.
7. The next screen will have a series of questions about you to verify identity. An example of a common question is "Your credit file indicates you may have a mortgage account opened in or around 2011. Who is the credit provider for this account?" You should not be afraid to select "None of the above" if that response applies. As with any multiple-choice question, if you're not certain what the answer is, take your best guess. Once all the questions are answered, **click Continue**.
8. The next screen should confirm that a credit report is being ordered and that the cost is \$0.00. **Click Submit Order**.
9. The next screen varies from report to report, but you want to select the option for **View/Print Report**. Be sure to click the FULL report.
10. Once you are finished looking at this report, click the arrow at the top labeled **Get Your Next Report or Finish**
11. Click **Yes, I want to return to AnnualCreditReport.com now**
12. Repeat steps 6-9 for each credit bureau report you want to view and print
13. If you are on a public computer, **CLEAR YOUR BROWSERS HISTORY**.

### **Steps to Get Your Credit Score**

1. Go to www.creditkarma.com
2. On the right side of the page, click the orange button that says "Get Started Now"
3. Step 1: Answer the questions and press the blue "Next Step" button
4. Step 2: Answer the questions and press the blue "Next Step" button
5. Step 3: Answer the security/identity questions and press the blue "Next Step" button
6. Your TransUnion and Equifax credit scores are listed. They will update every 7 days.

# Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

For more information on obtaining your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. **Omission of any information may delay your request.**

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Date of Birth:

Month

Day

Year

Fold Here

Fold Here

First Name

M.I.

Last Name

JR, SR, III, etc.

Current Mailing Address:

House Number

Street Name

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

Previous Mailing Address (complete only if at current mailing address for less than two years):

House Number

Street Name

Fold Here

Fold Here

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

Shade Circle Like This →

Not Like This →

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.



## REQUEST A MAIL-IN FORM

Customers can still get their credit report in two to three weeks by completing the mail-in form. Complete the Annual Credit Report Request Form. Customers must include copies of one document from the identity column and one document from the address column.

### IDENTITY:

Social Security Number must appear on the document

- Social Security card
- Pay stub with Social Security Number
- W-2 Form

### ADDRESS:

*Address must appear on the document*

- Driver's license
- Rental or lease agreement/house deed
- Pay stub with address
- Utility bill (gas, electric, water, cable, residential telephone bills)

Copies should be legible and free of highlighting or other marks.

## 3 Credit Bureaus – Phone Numbers & Addresses



### Equifax Mailing Address

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Equifax Credit Information Services, LLC  
P.O. Box 740241, Atlanta, GA 30374

### Equifax Phone Numbers:

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866-349-5186: Dispute Credit Report Items  
800-685-1111: Request Free Credit Report  
888-766-0008: Place Fraud Alert on Profile  
866-493-9788: Existing Customer Support  
888-202-4025: Business Solutions  
404-885-8078: Fax Number



### Experian Mailing Address

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Experian National Consumer Assistance Center  
P.O. Box 9701, Allen, TX 75013

### Experian Phone Numbers:

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855-414-6047: Dispute Credit Report Items  
888-397-3742: Report Requests & Fraud Help  
877-284-7942: Existing Customer Support  
888-243-6951: Business Credit Services  
972-390-4908: Fax Line



## **TransUnion Mailing Address**

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TransUnion Consumer Relations  
P.O. Box 2000, Chester, PA 19016-2000

## **TransUnion Phone Numbers:**

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800-916-8800: Disputes Items & Status Checks  
877-322-8228: Free Annual Credit Report  
800-888-4213: Purchase Credit Report  
888-909-8872: Place a Security Freeze  
800-493-2392: Credit Monitoring Customer Support  
866-922-2100: Business Services Assistance  
610-546-4771: Fax Machine

# How to Write a Credit Report Dispute Letter

Studies have shown the majority of credit reports contain errors. Many errors are harmful and can lower your credit score. Negative information stays on your report for seven years unless you do something. To correct your report, send a credit report dispute letter to each credit reporting agency (CRA) that lists the incorrect information. Send your letters using a Certificate of Mailing and enclose a copy of your report with errors circled.

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Your name  
Your address  
Date

Dispute Department  
Name of CRA  
Address of CRA

CERTIFIED MAIL #: \_\_\_\_\_

Re: Report # [number on your credit report] \_\_\_\_\_

Dear [name of CRA]:

I'm writing to dispute the following incorrect information on my credit report. The items I dispute are also circled on the attached copy of my credit report.

#### **Incorrect Credit Accounts**

Account name, account number  
Reason for dispute:  
Action requested:

#### **Incorrect Public Records**

Source of public record, record number  
Reason for dispute:  
Action requested:

#### **Incorrect Personal Information**

Incorrect information  
Reason for dispute:  
Action requested:

Please investigate these items immediately and send me a corrected copy of my credit report.

Sincerely yours,  
[your name]

Enclosure: Credit report

Mail letters to:

**Equifax Information Services LLC**, P.O. Box 740256, Atlanta, GA 30374

**Experian NCAC**, P.O. Box 4500, Allen, TX 75013-2104

**TransUnion Consumer Relations**, P.O. Box 2000, Chester, PA 19016



# Credit Report Dispute Form

Found inaccuracies in your report? If so, use this form to contact the credit bureau (Experian, Equifax, or TransUnion) that supplied the information. Simply follow the instructions provided, then mail the form to the appropriate credit bureau.

## Instructions

- 1) Write the name and account number of the creditor in question under the Item in Dispute section.
- 2) Write in the reason for your dispute in the Reason for Dispute section.
- 3) Sign and mail to the appropriate credit bureau.

## 1. Contact Information

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Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Phone: \_\_\_\_\_

## 2. Dispute Information

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### Item in Dispute

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

This information is inaccurate because:

- This is not my account.                       I have never paid late.  
 This account is in bankruptcy.            This account is closed.  
 I have paid this account in full.          I paid this before it went to collection or before it was charged off.  
 Other: \_\_\_\_\_

### Item in Dispute

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

This information is inaccurate because:

- This is not my account.                       I have never paid late.  
 This account is in bankruptcy.            This account is closed.  
 I have paid this account in full.          I paid this before it went to collection or before it was charged off.  
 Other: \_\_\_\_\_

### Item in Dispute

Creditor: \_\_\_\_\_ Account Number: \_\_\_\_\_

This information is inaccurate because:

- This is not my account.                       I have never paid late.  
 This account is in bankruptcy.            This account is closed.  
 I have paid this account in full.          I paid this before it went to collection or before it was charged off.  
 Other: \_\_\_\_\_

## 3. Sign and Mail

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Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mail/call the appropriate credit bureau.

**Experian**  
Call 1-888-397-3742 or visit  
[www.experian.com/disputes](http://www.experian.com/disputes).

**Equifax**  
P.O. Box 740256  
Atlanta, GA 30374

**TransUnion**  
P.O. Box 2000  
Chester, PA 19022

# How to Add a Fraud Alert to Your Credit File

Make sure you address identity theft immediately. You want to prevent the problem from getting out of control. To add a fraud alert to your credit file, you should complete an Identity Theft Affidavit and a police report.

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Fraud alerts can be placed quickly online with Experian, Equifax, and TransUnion. If you need a paper trail, send a letter to all three credit reporting agencies and enclose a copy of your credit report with the disputed accounts circled. Send your letters via certified mail, return receipt requested, so that you have proof that you filed it.

Your Name  
Your Current Address  
City, State, Zip Code  
Date

CERTIFIED MAIL-RETURN RECEIPT REQUESTED  
No. \_\_\_\_\_

Dispute Department  
Credit Reporting Agency  
Address  
City, State, Zip Code

Re: Report Number: \_\_\_\_\_

Dear [name of CRA],

I am an identity theft victim. I am writing to dispute the following items on my credit report. Each of the accounts and transactions I dispute were opened and made by the thief, not by me. I never authorized, used, or benefited from these accounts or transactions in any way:

**I dispute the following accounts:**

- ▶ ABC Credit Card, Account No. 12345678
- ▶ DEF Credit Card, Account No. 12345678
- ▶ XYZ Phone Company, Account No. 12345678

**I also dispute the following addresses, where I have never lived:**

- ▶ Wrong Address No. 1 City, State, Zip Code
- ▶ Wrong Address No. 2 City, State, Zip Code

Attached is a completed ID Theft Affidavit and a Police Report. All the items I dispute are also circled on the attached copy of my credit report. Please delete the disputed items from my credit report within four days as required by the Fair Credit Reporting Act.

Sincerely yours,  
[your name]

Enclosures: Credit Report, ID Theft Affidavit, Police Report  
Cc: ABC Credit Card, DEF Credit Card, XYZ Phone Company

Mail letters to:

**Equifax Fraud Division** , P.O.Box 740250, Atlanta, GA 30374

**Experian Fraud Division** , P.O. Box 1017, Allen, TX 75013

**TransUnion Fraud Division** , P.O. Box 2000, Chester, PA 19022



# 7 Steps To Deal With Identity Theft

If you're an identity theft victim, or suspect use of your identity, use these steps:

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- 1 Pull Credit Reports From The 3 Major Credit Reporting Agencies (CRAs)** Each CRA reports differently. To ensure all false information is identified, pull reports at [annualcreditreport.com](http://annualcreditreport.com).
- 2 Place A Security Freeze On File At the 3 Major CRAs** Placing freezes on each report ensures no more fraudulent accounts can be opened. An alternative option (that is also less secure) would be placing a fraud alert, where the creditor may contact you to verify your identity before they issue credit.
- 3 Alert The Credit Lenders** Alerting the banks or credit lenders of the fraudulent account(s) will force a fraud investigation case to be opened. Record all dates, times, individuals and departments you speak with. Each time you speak with a representative, request they put a note in your file about the call and content. Each institution should mail you an affidavit of identity theft. Keep extra copies of this! When done, make sure the lender notifies you in writing that the disputed charges have been erased.
- 4 Complete A Federal Trade Commission Identity Theft Victim's Complaint And Affidavit** This may be considered further proof of the identity theft. This affidavit can be completed online at <https://www.identitytheft.gov/>. Print this form so you can bring it to a police station when you're filing a police report.
- 5 File A Police Report** Filing a police report may be one of the most important and challenging tasks in removing fraudulent accounts. Go prepared with photo ID with a signature, an affidavit of fraud for each creditor whose claims you didn't authorize, copies of paperwork from each creditor or bank showing the unauthorized amounts charged to, or removed from accounts in your name, the total dollar amount taken or in dispute, and the last time, if ever, you used the account. When the police report is filed, you must mail away for an official copy. Make multiple copies of the police report! You will use it over and over again.
- 6 Write Dispute Letters** Send a dispute letter to each of the CRAs. If you're a domestic violence victim with spousal or familial ID theft, it may help to say in the letters. Send each letter certified mail with copies of the credit report, police report, State or Government issued ID, proof of address, FTC Identity Theft Affidavit, and PIN number (if there's a security freeze). For a template, see [How To Write A Credit Report Dispute Letter](#). Keep old files, even if the issues are resolved. If it happens again, you will be glad.

- 7 Consider Adding A Personal Statement To Your Credit Report** Identity theft negatively impacts your credit and may prevent you from employment or housing. A short personal statement explaining identity theft has occurred may help ease concerns from potential employers or landlords.

**Note:** Opening up a fraud investigation with a first party creditor will stop collection efforts. As long as the investigation is open, all accounts should report current and in good standing. For third party creditors, such as a debt collector, you may have to contact the original and third party creditor to request affidavits from each.

