

Instructions for Completing the ID Theft Affidavit

We have received your request we investigate the unauthorized use of your identity in connection with your Track account. To make certain you do not become responsible for any debts incurred by an identity thief, you must supply information showing you didn't create the debt.

A group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) developed an ID Theft Affidavit to make it easier for fraud victims to report information. Included in this packet is the affidavit you must complete to assist us in investigating your claim.

If someone has established or opened an account in your name with Track, it will be necessary for you to provide as much information as you can in this affidavit. The information will enable us to investigate the alleged fraud and decide the outcome of your claim. This affidavit has two parts:

- **Part One** – the ID Theft Affidavit – is where you report general information about yourself and the theft/ID Fraud.
- **Part Two** – the Fraudulent Account Statement – is where you describe the fraudulent account opened in your name.

When you send us the affidavit, attach copies (NOT ORIGINALS) of any supporting documents (for example, driver's license or police report). Before submitting your affidavit, review the disputed account with family members or friends who may have information about the account.

Complete this affidavit as soon as possible, but no later than two weeks from the date you received this package. Delays on your part could slow the investigation.

Please 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 also print clearly.

When you have finished completing the affidavit, mail a copy to our address at **330 S. Naperville Rd., Suite 200, Wheaton, IL 60187, Attention: Fraud Department**. Attach a copy of the ID Theft Affidavit and Fraudulent Account Statement, as well as any other supporting documentation you are able to provide.

Please send us the appropriate documents by certified mail, return receipt requested, so you can prove that it was received. We will review your claim and send you a written response informing you of the outcome of our investigation. We recommend you 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. Except as noted, the information you provide will be used only by Track to process your affidavit, investigate the events you report, and help stop further fraud. If his affidavit is requested in a lawsuit, we may have to provide it to the requesting party. Completing this affidavit does not guarantee the identity theft will be prosecuted or that the debt will be cleared.

If you haven't already done so, report the ID theft or fraud to the following organizations:

1. Any one of the nationwide consumer reporting companies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.
 - Equifax: 1-800-525-6285, www.equifax.com
 - Experian: 1-888-EXPERIAN (397-3742), www.experian.com
 - TransUnion: 1-800-680-7289, www.transunion.com

In addition to placing the fraud alert, the three consumer reporting companies can send you copies of your credit reports, and, if you ask, they can display only the last four digits of your Social Security number on your credit reports.
2. The Track Fraud Department.
3. File a report with your local police or the police in the community where the identity theft took place. Get a copy of the police report or, at the very least, the number of the report. 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 can also check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft.
4. The Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws that FTC enforces.

You can file a complaint online at www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

ID Theft Affidavit

Victim 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 _____
(day/month/year)
4. My Social Security number is _____
5. My driver's license or ID 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 live at the address in Item 8 from _____ until _____
10. My daytime telephone number is (_____) _____
My evening telephone number is (_____) _____

How has ID Theft/Fraud Occurred

Check all that apply for items 11 – 17:

- 11. I did not authorize anyone to use my name or personal information to seek or obtain the credit/loans/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 certificates; 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)

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 were used or how the identity thief gained access to your information.)

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)

Documentation 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:

- 20. A copy of a valid governmental-issued photo-identification card (for example, your driver's license, state-issued ID card or your 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.

21. 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).
22. A copy of the report you filled 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.

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 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. Sec. 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

(signature)

(date signed)

(Notary)

Fraudulent Account Statement

Completing this Statement:

- Make as many copies of this page as you need. Include a copy of your signed affidavit.
- List the account you're disputing. **See the example below.**
- If a law firm or collection agency sent you a statement, letter or notice about the account in question, 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 unauthorized credit/goods/services provided by creditor	Date opened	Balance
Example Example Bank 123 Main Street Cleveland, OH 44101	01234567-89	auto loan	1/1/2012	\$3,000.00