

# What is... Identity Theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

(Date)

Dear (Creditor/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$ amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit and/or service. Your company extended a line of credit and/or service to someone other than myself. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Miami-Dade Police Department (MDPD). The case number is \_\_\_\_\_, a copy of which can be obtained by contacting the MDPD Records Bureau at 305-471-2085.

Closing,

(Your name and address)

## SAMPLE "COURTESY NOTICE"

### Websites of Interest

[www.myfloridalegal.com/identitytheft](http://www.myfloridalegal.com/identitytheft)

Federal Trade Commission ..... [www.ftc.gov](http://www.ftc.gov)

Internet Fraud Complaint Center ..... [www.ifccfbi.gov/](http://www.ifccfbi.gov/)

Florida Division of Consumer Affairs ..... [www.800helpfla.com/](http://www.800helpfla.com/)

Privacy Rights Clearing House ..... [www.privacyrights.org/](http://www.privacyrights.org/)

U.S. Government Accounting Office ..... [www.gao.gov](http://www.gao.gov)

U.S. Postal Inspection Service ..... [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)

International Association of Financial Crimes Investigators ..... [www.iafci.org](http://www.iafci.org)

(go to links section)