

# Statement of Rights for Identity Theft Victims



FTC.GOV/IDTHEFT

You have the right to create an identity theft report. An identity theft report will help you take advantage of many of your rights. Theft report consists of your complaint, an affidavit, and a report to law enforcement. To prepare for filing a report with local law enforcement, complete theft FTC's complaint form and affidavit ([www.ftc.gov/complaint](http://www.ftc.gov/complaint)) and print a copy. Give it to your local law enforcement agency when you file a report there.

## Limits on Financial Losses from Identity Theft:

1. Under most state laws you are not liable for any debt incurred on fraudulent new accounts opened in your name and without your permission.
2. Your liability for fraudulent purchases made with your credit card is up to \$50, if you can tell the credit card company about the fraudulent charges within **60 days** of when the company sends you the statement showing the fraudulent charges. Some credit card companies say cardholders who are victims of fraudulent charges have no liability for those charges at all.
3. If your ATM or debit card is lost or stolen, your liability for the misuse of your card is up to \$50, as long as you notify the bank or credit union within 2 business days after you realize the card is missing. Your liability may increase if you don't report the loss properly.

## You have the following rights:

- Create an identity theft report.
- Place a 90-day initial fraud alert on your credit report.
- Place a seven-year extended fraud alert on your credit report.
- Get free copies of your credit report.
- Have fraudulent information blocked from your credit report.
- Dispute fraudulent or inaccurate information on your credit report.
- Stop creditors from reporting fraudulent accounts.
- Get copies of documents related to the theft of your identity.
- Stop a debt collector from contacting you.

## Other Federal Rights:

- Reasonable protection from the accused.
- Reasonable, accurate, and timely notice about any public court proceedings; parole proceedings involving the crime.

- Not be excluded from any public court proceedings unless the Judge decides that your testimony would change significantly if you heard other testimony.
- Be reasonably heard at any public proceeding in the District Court involving release, plea, sentencing or parole proceedings.
- Confer with the Attorney for the government in this case.
- Full and timely restitution as provided in the law.
- Proceedings free from unreasonable delay.
- Be treated with fairness and respect for your dignity and privacy.

**Resources:**

To file a complaint and get an affidavit visit: [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) or call (877)-FTC-HELP.

For more information about identity theft:

[www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft).

To learn more information about rights in your state and credit freeze laws:

[www.naag.org](http://www.naag.org).

For OVC materials related to identity theft: [www.ojp.usdoj.gov/ovc](http://www.ojp.usdoj.gov/ovc).

The three nationwide credit report companies are:

Equifax	Experian	TransUnion
800-685-1111	888-397-3742	800-916-8800
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

