



Nolan County Sheriff's Office
211 Avenger Field Road, Sweetwater, Texas 79556
Phone (325) 235-5471 Fax (325) 235-5750

Affidavit of Fraud and Forgery

Offense Number: _____

Date: _____

Reporting Deputy: _____

Card Number _____-_____-_____-_____

Issuer _____

I, _____, residing at _____, in the county of **Nolan, State of Texas** herein declare that:

My Credit Card, described above, was at the time of the transactions

- ☐ Lost/Stolen;
- ☐ Never received in the mail;
- ☐ Account number used – card(s) still in possession
- ☐ Never applied for card;
- ☐ Other; _____

I have not used this Credit Card/Account Number for the purchase of merchandise, services, cash advance, or for any other purpose. I have not authorized anyone else, orally or in writing, nor have I given consent, nor do I have knowledge of implied consent, to use or have possession of said Credit Card/Account Number. I have not, and will not, receive goods, services, or otherwise benefit, directly or indirectly, from the fraudulent transactions listed below.

I believe that sales drafts, ATM transactions, telephone/mail orders, or applications bearing my purported signature, or the purported signature of person(s) authorized to use my Credit Card/Account Number, are and will be forgeries.
I further agree that any information relating to the unauthorized use of this account may be provided to any investigative or prosecutorial agency.

Below, I have listed transaction(s) that I have identified were not made by me or by anyone acting upon my authority or with my consent or knowledge.

Date	Amount	Merchant Information

- ☐ I have no knowledge of the identity or whereabouts of the person(s) using the Credit Card
- ☐ I can identify the suspect as:

Name: _____

Address: _____

City: _____

State: _____

Zip: _____

Phone: _____

Social Security: _____

☐ I have filed a report with the following law enforcement agency:

Agency: _____

Address: _____

City: _____

State: _____

Zip: _____

Phone: _____

Case/ID Number: _____

Executed at, (city or town) _____, in the county of **Nolan, State of Texas**, this _____ day of _____.

Primary cardholder's signature: _____

Secondary cardholder's signature: _____

Home phone: _____

Business phone: _____

All other authorized account users (if none, check here ☐):

Signature: _____

Signature: _____

Witnessed by: _____

Signature: _____

This affidavit, being signed under penalty of perjury, does not require notarization

Comments:

Fraud/Forgery Recovery Steps - As soon as you suspect that you've been a victim of identity theft or fraud/forgery, taking these steps immediately will help aid in clearing your name and your credit.

1. Notify affected creditors or bank

If a bank account or existing credit line has been affected, shutting it down should be the first order of business. Working with the credit card company or the bank as soon as possible can save you money. In general, most credit cards have zero-liability policies, but the Fair Credit Billing Act specifies that your maximum liability for unauthorized charges is \$50.

ATM or debit cards and electronic transfers from your bank account fall under the Electronic Fund Transfer Act. Under this act, consumers have to move fast. Reporting a lost or stolen ATM or debit card before any fraudulent transactions means the victim is off the hook for any that happen afterward.

But if purchases or withdrawals are made, consumers have a small window of two business days after you realize the loss has occurred to report the unauthorized charges or transfers and get a \$50 liability limit. After that, there is a \$500 liability limit for up to 60 days after the statement reflecting the fraud is mailed. After 60 days, consumers are exposed to unlimited liability.

Consumers should also notify banks of any lost or stolen checks.

2. Put a fraud alert on your credit report

Contact any one of the three credit reporting agencies and request a fraud alert. By doing so, a fraud alert will be put on all three of your credit files.

The fraud alert will last 90 days. After you've filed a police report or filled out the ID theft complaint form from the Federal Trade Commission, you can put an extended fraud alert on your credit. The alert stays in effect for seven years.

Filing a fraud alert is probably the best step for someone who is unsure if they are a victim.

A credit freeze will provide more protection but can be restrictive when applying for credit.

3. Check your credit reports

After installing a fraud alert in your credit file, you'll automatically receive a free credit report from each of the three agencies, and you will be opted out of preapproved credit card and insurance offers. After you receive your reports, make note of the unique number assigned to your account. This will be valuable in all your communications with the agencies.

Check your reports for signs of fraud -- new accounts you didn't open, hard inquiries you don't recognize, payment history you can't account for, an employer you never worked for and personal information unfamiliar to you. Pull each of your credit reports at least once over the course of the next year to check for fraudulent activity. Use an identity theft report to get fraudulent information removed from your reports.

4. Consider putting a credit freeze on your reports

A credit freeze is a good thing to do if you know you're a victim, as it will completely lock down all your credit information.

A credit freeze prevents the credit reporting agencies from releasing your credit report to new creditors. You'll pay as much as \$10 to place a freeze at each bureau depending on the state you live in; it's usually free if you can prove you're an ID theft victim.

5. Contact the FTC

Contact the FTC at 1 (877) 438-4338. While federal investigators tend to pursue only larger, more sophisticated fraud cases, they monitor identity theft crimes of all levels in the hopes of discovering patterns and breaking up larger rings.

More importantly, fill out the [ID theft complaint and affidavit form](#) at the FTC's website and print out for your records. Together with a police report, it serves as your ID theft report, which will help you, dispute fraudulent accounts.

According to the FTC website, an ID theft report is more comprehensive than a police report alone. Your local police department may incorporate the ID theft complaint form into its report or they might have another way of providing the full details needed for an ID theft report.

If you don't file a police report, you can use the complaint as an ID theft affidavit to request companies to remove you from being responsible for unauthorized new accounts.

However, the affidavit doesn't provide as many legal protections as an ID theft report.

6. Go to the police

Alert the police in your city. You may also need to report the crime to the police departments where the crime occurred.

Securing a police report is of utmost importance. But not all states have legislated that local law enforcement must take a police report on identity theft from consumers.

The FTC provides a cover letter to give to local law enforcement which stresses the importance of police reports for consumer victims.

Make sure the police report lists all fraud accounts. Give as much documented information as possible and give them a copy of the ID theft complaint form from the FTC.

If the police cannot give you a copy of their report, request that they sign your FTC complaint form and provide the police report number in the "Law Enforcement Report" section. Keep the phone number of your police investigator handy on a contact sheet for future reference.

7. Send creditors a copy of your ID theft report

Notify creditors in writing that you have been a victim of fraud and include a copy of your ID theft report.

Further, ask each affected creditor to provide you and your investigating law enforcement agency with copies of the documents showing fraudulent transactions. You'll need these to help track down the perpetrator.

Informing creditors of the fraud should get them to stop reporting the information to the credit reporting agencies.

You are encouraged to contact the creditor first because they will continue to report that information that they have. Additionally, creditors take steps on their end to make sure that the fraudulent information doesn't show up on the credit report.

8. Contact credit reporting agencies

By sending a copy of your ID theft report to the consumer reporting agencies, fraudulent accounts should be blocked from appearing on your credit report.

Nonetheless, consumers must keep a close eye on credit reports to make sure that erroneous information doesn't get added again.

Often the bad information that they thought they had cleared up mysteriously reappears.

9. Change all account passwords

If an account doesn't have a password, put one on it. Avoid using obvious passwords such as the last four digits of your Social Security number or your birth date.

10. Contact the Social Security fraud hot line

Notify the [Office of the Inspector General](#) if your Social Security number has been fraudulently used. Ask for a copy of your [Personal Earnings and Benefits Statement](#) and check for accuracy.

11. Get a new driver's license

You may need to change your driver's license number if someone is using yours as an ID. Go to the local driver license office to get a new number.

12. Contact your telephone and utility companies

Telephone and utility companies need to be alerted in case an identity thief tries to open a new account in your name, using a utility bill as proof of residence.

The above information provided by Bankrate.com