

## EXAMPLE OF VICTIM SUMMARY or NARRATIVE

Name: Bob Victim

Address: 1000 S. Main St. #115, Anytown, CA 98765

Home phone: 555-555-5454, work phone: 555-555-5544, Email: **abcxyz@buzz.com**

Best time to reach me: 6-9 pm at home

### **Discovery of fraud:**

On 11/15/99, I received a phone call from Gary Woods at ABC Collections (800-555-5555). Woods told me that I owed American Express \$17,000 and that the account had been sent to his collection agency. I told Woods that I do not have an American Express card, nor have I ever had one. Woods said that he would send me a letter in the mail.

### **Activity to date (in chronological order):**

- On 11/18/99, I received the letter from ABC Collections, a copy of which is attached. The letter indicated that Bob Victim had opened American Express account 1234567890123456, and had accumulated \$17,000 worth of charges.
- On 11/18/99, I called American Express at 800-555-1234 and spoke to Betty Jones. Jones told me that the account was opened on 08/15/99 and all the charges were made within two weeks of the account being opened. Jones said that she would not be able to provide me with a copy of the statements, as I was reporting it as fraud. She said that she would send me an Affidavit of Forgery to complete and return to her. She told me that the bills were mailed to 123 Main Street, Center City, CA 90001 and my home telephone number listed on the application was 001-555-1212. Application made by telephone.
- On 11/18/99, I contacted Experian at 888-397-3742 and requested a free copy of my credit report, as I had been a victim of fraud. I put a fraud alert on my report. On 11/22/99, I received the copy of my credit report from Experian (in file).
- On 1/15/00, I found out that a cell phone was ordered in July 1999, 5 months ago, from Pacbell Mobile. Received final collection notice. Contacted fraud department, spoke with Gina Hicks at 555-777-8888. She finally confirmed that George Bell opened the account with his name and my SSN. After receiving a note from me, sent me copy of application (in file). Account closed by my request on 1/15/00. Application done at a PacBell Store -- signature forged.
- Contacted CA DMV on 11/25/99 to flag my driver's license. They said that no one has applied for a duplicate license in my name nor tried to change the address on the license.

### **Affected Accounts:**

There are three credit cards that I have never opened on the Experian report.

- American Express account 1234567890123465 \$\_\_\_\_\_ total charges to date
- Visa account 2345678901234567 \$\_\_\_\_\_ total charges to date
- Discover account 4567890123456789. \$\_\_\_\_\_ total charges to date.

### **Facts about the imposter:**

- I believe that my identity was stolen from an application for a cell phone because I used my middle initial, which I have not used on any other applications in the last 2 years. The thefts started within 2 weeks of my filling out the application and all used that same middle initial.

- Or – I believe that my information was stolen when I left my purse unattended at a party at New Years. I was carrying my birth certificate that day, and that may have been how they found out about my mother's maiden name and birth location. No one ever remembers the city where I was born because it is such a small town.
- Or – I don't know how they got my information. I've filled out about 15 rent applications, 3 utility applications in the last few months and go to school where they use my SSN as my ID number (*This gives the police a starting point*).
- Or – Union Bank, La Mesa branch manager, said that the imposter showed a driver's license to withdraw money from my account. Fraud investigator Matt Scott, 555-773-3388, said they may have videotape on the activity.