

Identity Theft:

What to Do Right Away



Take a breath. You can fix this.

If someone is using your personal information, these four steps stop new damage and start your recovery. Most of them are free, and you don't have to do it alone.



STEP 1

Call the companies where fraud happened

- ☐ Call each company's fraud department and explain that someone stole your identity.
- ☐ Ask them to close or freeze the affected accounts so no new charges can be added.
- ☐ Change the logins, passwords and PINs for those accounts, and for your email.



STEP 2

Place a fraud alert and freeze your credit

- ☐ **Fraud alert (free, lasts 1 year):** contact any one bureau below. It tells the other two, and lenders must check it's really you before opening new credit.
- ☐ **Credit freeze (free):** contact all three bureaus yourself. A freeze blocks new accounts but doesn't protect ones you already have.
- ☐ **Extended alert (7 years):** available once you've filed your report in Step 3.

Bureau	Website	Phone
Equifax	equifax.com/personal/credit-report-services	800-685-1111
Experian	experian.com/help	888-397-3742
TransUnion	transunion.com/credit-help	888-909-8872



STEP 3

Report it to the FTC

- ❑ Go to IdentityTheft.gov, click "Get Started," and share as many details as you can.
- ❑ Save your **Identity Theft Report**. It's your official proof with credit bureaus, businesses and debt collectors.
- ❑ Follow your free personal **recovery plan**, including ready-made letters.
- ❑ File a **police report** if a creditor asks for one or you know who did it.



STEP 4

Check your credit reports and remove fraud

- ❑ Get free reports from all three bureaus at AnnualCreditReport.com or 1-877-322-8228. You can check every week. Avoid look-alike sites that charge.
- ❑ Circle any account, inquiry or address you don't recognize.
- ❑ Ask each bureau to **block** fraudulent items. Send your Identity Theft Report, proof of identity and a letter listing the items. They must block them within 4 business days.



GOOD TO KNOW

Special situations

- **Taxes:** if a tax return was already filed with your Social Security number, file IRS [Form 14039](https://www.irs.gov/form14039), unless the IRS sent you a letter (then follow it). Anyone can get a free [Identity Protection PIN](https://www.ftc.gov/identity-protection-pin).
- **Medical:** ask your doctors and insurer for your records and fix anything that isn't yours.
- **Children:** ask each bureau whether your child has a credit file, and freeze it for free.
- **Unemployment or benefits:** report it to the agency that paid the benefits.



STAY SAFE

Protect yourself as you recover

- **Keep a record** of every report, letter and phone call.
- **Watch for scams.** The FTC will never ask you to move money to "protect" it. Use only official websites and phone numbers.
- **Skip paid "recovery" services.** Every step here is free.