

# You've Become a Victim of Identity Theft? What to Do Right Away.

## Step 1: Call the companies where you know the fraud occurred.

- Call the fraud department. Explain that someone stole your identity.
- Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords, and PINs for your accounts. (You might have to contact these companies again after you have an FTC Identity Theft Report)

## Step 2: Place a fraud alert and get your credit reports.

- Place a free, one-year fraud alert by contacting one of the three major credit bureaus. That company must tell the other two. A fraud alert is free. It will make it **harder [note: not impossible]** for someone to open new accounts in your name...You can renew the fraud alert after one year.
  - [Experian.com/help](http://Experian.com/help)  
1-888-397-3742
  - [TransUnion.com/credit-help](http://TransUnion.com/credit-help)  
1-888-909-8872
  - [Equifax.com/personal/credit-report-services](http://Equifax.com/personal/credit-report-services)  
1-800-685-1111

You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.

[note: My member experience is bureaus sometimes don't communicate well or make keystroke errors. You may want to follow up to ensure the accuracy of your files with each credit bureau.].

- Get your free credit reports from Equifax, Experian, and TransUnion. Go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228. Already ordered your free annual reports? You can either pay to get another immediately or follow instructions in the fraud alert confirmation letter from each credit bureau to get a free report. The latter might take longer. Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.

## Step 3: Report identity theft to the FTC.

Go to [IdentityTheft.gov](http://IdentityTheft.gov) and complete the online form or call 1-877-438-4338. Include as many details as possible. Based on the information you enter, [IdentityTheft.gov](http://IdentityTheft.gov) will create your Identity Theft Report and recovery plan. Your identity theft report proves to businesses that someone stole your identity. It also guarantees you certain rights. [note: there have been some reported cases where these rights took some time to employ].

- a) Create an account. The site will walk you through, update, track progress and provide pre-fill forms/letters OR  
b) If you don't create an account, print and save your Identity Theft Report right away. Once you leave the page, you won't be able to access or update them.

## You may choose to file a report with your local police department.

- Go to your local police office [Some will come to you if you have challenges getting to them, just ask] with:
  - A copy of your FTC Identity Theft Report
  - A government-issued ID with a photo
  - Proof of your address (mortgage statement, rental agreement, or utilities bill)
  - Any other proof you have of the theft (bills, IRS notices, etc.)
- Tell the police someone stole your identity and you need to file a report.
- Ask for a copy of the police report. You may need this to complete other steps. (Next steps relate to repairing the damage such as but not limited to reporting a misused SSN number, dealing with debt collectors, replacing government IDs, clearing your name of criminal charges, etc.)

If you would like more information on how to protect yourself, please contact our friend:

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