



# Identity Theft

What to know, What to do



Recovering from Identity theft is easier with a plan.

## What To Do Right Away

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

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

- To place a fraud alert, contact one of the three credit bureaus. That company must tell the other two.
  - **Experian.com/fraudalert**  
1-888-397-3742
  - **TransUnion.com/fraud**  
1-800-680-7289
  - **Equifax.com/CreditReportAssistance**  
1-888-766-0008
- Get your free credit reports from Equifax, Experian, and TransUnion. Go to **annualcreditreport.com** or call 1-877-322-8228.
- 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.

A fraud alert is free. It will make it harder for someone to open new accounts in your name.

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

- Go to **IdentityTheft.gov**, and include as many details as possible.

Based on the information you enter, **IdentityTheft.gov** will create your Identity Theft Report and recovery plan.