

TAKING CHARGE

WHAT TO DO IF YOUR
IDENTITY IS STOLEN



FEDERAL TRADE COMMISSION
[FTC.GOV/IDTHEFT](https://www.ftc.gov/idtheft)

TAKING CHARGE

WHAT TO DO IF YOUR IDENTITY IS STOLEN

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INTRODUCTION

Identity theft happens when someone steals your personal information and uses it without your permission. It is a serious crime that can wreak havoc with your finances, credit history, and reputation – and it can take time, money, and patience to resolve. The Federal Trade Commission (FTC), the nation’s consumer protection agency, prepared this guide to help you repair the damage that identity theft can cause, and reduce the risk of identity theft happening to you.

If you suspect that someone has stolen your identity, acting quickly is the best way to limit the damage. Setting things straight involves some work. This guide has tips, worksheets, blank forms, and sample letters to guide you through the recovery process. It covers:

- what identity theft victims must do immediately
- what problems may crop up
- how you can reduce your risk of identity theft

How do thieves get my information?

“I thought I kept my personal information to myself.”

You may have, but identity thieves are resourceful and use a variety of ways to get your information. They “dumpster dive” or rummage through your garbage, the trash of businesses, or public dumps. They may work – or pretend to work – for legitimate companies, medical offices, clinics, pharmacies, or government agencies, and take advantage of that role to convince you to reveal personal information. Some thieves pretend to represent an institution you trust, and try to trick you by email (phishing) or phone (pretexting) into revealing personal information.

What do identity thieves do with my information?

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief might even file a tax return in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

How can I tell that someone has stolen my information?

- you see unexplained withdrawals from your bank account
- you don't get your bills or other mail
- merchants refuse your checks
- debt collectors call you about debts that aren't yours
- you find unfamiliar accounts or charges on your credit report
- medical providers bill you for services you didn't use
- your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit
- the Internal Revenue Service (IRS) notifies you that more than 1 tax return was filed in your name, or that you have income from an employer you don't work for
- you get notice that your information was compromised by a data breach at a company where you do business or have an account
- you are arrested for a crime someone else allegedly committed in your name

What should I do if my information is lost or stolen, but my accounts don't show any problems?

If your wallet, Social Security card, or other personal, financial, or account information is lost or stolen, contact the credit reporting companies and place a fraud alert on your credit file. See how to place a fraud alert on page 6. Check your bank and other account statements for unusual activity. You may want to take additional steps, depending on what information was lost or stolen. For example, you can exercise your legal right to a free copy of your credit report.

If your information is lost in a data breach, the organization that lost your information will notify you and tell you about your rights. Generally, you may choose to:

- place a fraud alert on your credit file
- monitor your accounts for unusual activity
- exercise your right to a free copy of your credit report

You may have other rights under state law.





IMMEDIATE STEPS

This section explains the first steps to take if your identity is stolen:

- 1 Place an Initial Fraud Alert
- 2 Order Your Credit Reports
- 3 Create an Identity Theft Report

MONITOR YOUR PROGRESS

As you get started, create a system to organize your papers and track deadlines.

ITEM	HOW TO TRACK	TIPS
 Telephone Calls	Create a log of all telephone calls.	<ul style="list-style-type: none">• Record the date of each call and the names and telephone numbers of everyone you contact.• Prepare your questions before you call. Write down the answers.
 Postal Mail	Send letters by certified mail. Ask for a return receipt.	<ul style="list-style-type: none">• See sample letters starting at page 43.
 Documents	Create a filing system.	<ul style="list-style-type: none">• Keep all originals.• Send copies of your documents and reports, not originals. Make copies of your identification to include in letters.
 Deadlines	Make a timeline.	List important dates, including when: <ul style="list-style-type: none">• You must file requests• A company must respond to you• You must send follow-up

1 Place an Initial Fraud Alert

Three nationwide credit reporting companies keep records of your credit history. If you think someone has misused your personal or financial information, call **1** of the companies and ask them to put an initial fraud alert on your credit report. You must provide proof of your identity. The company you call must tell the other companies about your alert.

An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit in your name, so it may try to contact you. Be sure the credit reporting companies have your current contact information so they can get in touch with you. The initial alert stays on your report for 90 days. It allows you to order 1 free copy of your credit report from each of the 3 credit reporting companies.

HOW TO PLACE A FRAUD ALERT

STEP BY STEP:	NOTES:			
<input type="checkbox"/> Contact 1 credit reporting company.	<table border="1" data-bbox="553 821 1490 919"> <tr> <td data-bbox="553 821 841 919">Equifax 1-800-525-6285</td> <td data-bbox="841 821 1154 919">Experian 1-888-397-3742</td> <td data-bbox="1154 821 1490 919">TransUnion 1-800-680-7289</td> </tr> </table> <ul style="list-style-type: none"> <input type="checkbox"/> Report that you are an identity theft victim. <input type="checkbox"/> Ask the company to put a fraud alert on your credit file. <input type="checkbox"/> Confirm that the company you call will contact the other 2 companies. <p><i>Placing a fraud alert is free. The initial fraud alert stays on your credit report for 90 days.</i></p> <p><i>Be sure the credit reporting companies have your current contact information so they can get in touch with you.</i></p>	Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289		
<input type="checkbox"/> Learn about your rights.	<p><i>The credit reporting company will explain that you can get a free credit report, and other rights you have.</i></p>			
<input type="checkbox"/> Mark your calendar.	<p><i>The initial fraud alert stays on your report for 90 days. You can renew it after 90 days.</i></p>			
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"> <input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files. 			

Consider Requesting a Credit Freeze

You may want to contact the credit reporting companies to place a credit freeze on your credit file. A credit freeze means potential creditors cannot get your credit report. That makes it less likely an identity thief can open new accounts in your name. The cost to place and lift a freeze depends on state law. In many states, identity theft victims can place a freeze for free, but in others, victims must pay a fee, which is usually about \$10. If you have a police report, you may be able to place or lift a freeze for free.

Putting a credit freeze on your credit file does not affect your credit score. If you place a credit freeze on your credit file, you can:

- get a copy of your free annual credit report
- open a new account, apply for a job, rent an apartment, buy insurance, refinance your mortgage, or do anything else that requires your credit report

If you want a business, lender, or employer to be able to review your credit report, you must ask the credit reporting company to lift the freeze. You can ask to lift the freeze temporarily or permanently. You may be charged a fee to lift the freeze.

HOW TO REQUEST A CREDIT FREEZE

STEP BY STEP:	NOTES:			
<input type="checkbox"/> Contact your state Attorney General's office.	<p><i>Find your state Attorney General's office at www.naag.org to determine what your state allows.</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Ask if there is a fee for putting a freeze on your credit file.<input type="checkbox"/> Ask how long the freeze lasts.			
<input type="checkbox"/> Contact each credit reporting company.	<table><tr><td>Equifax 1-800-525-6285</td><td>Experian 1-888-397-3742</td><td>TransUnion 1-800-680-7289</td></tr></table> <ul style="list-style-type: none"><input type="checkbox"/> Report that you are an identity theft victim.<input type="checkbox"/> Ask the company to put a freeze on your credit file.<input type="checkbox"/> Pay the fee required by state law.	Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289		
<input type="checkbox"/> Mark your calendar.	<p><i>Your state law determines how long the credit freeze lasts.</i></p>			
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"><input type="checkbox"/> Record the dates you made calls or sent letters.<input type="checkbox"/> Keep copies of letters in your files.			

2 Order Your Credit Reports

After you place an initial fraud alert, the credit reporting company will explain your rights and how you can get a copy of your credit report. **Placing an initial fraud alert entitles you to a free credit report from each of the 3 credit reporting companies.**

HOW TO ORDER YOUR FREE CREDIT REPORTS

STEP BY STEP:	NOTES:			
<input type="checkbox"/> Contact each credit reporting company.	<table><tr><td>Equifax 1-800-525-6285</td><td>Experian 1-888-397-3742</td><td>TransUnion 1-800-680-7289</td></tr></table> <ul style="list-style-type: none"><input type="checkbox"/> Explain that you placed an initial fraud alert.<input type="checkbox"/> Order your free copy of your credit report.<input type="checkbox"/> Ask each company to show only the last 4 digits of your Social Security number on your report.	Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289		
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"><input type="checkbox"/> Record the dates you made calls or sent letters.<input type="checkbox"/> Keep copies of letters in your files.			

Contact Businesses

If you know which of your accounts have been tampered with, contact the related businesses. Talk to someone in the fraud department, and follow up in writing. Send your letters by certified mail; ask for a return receipt. That creates a record of your communications.

When you read your credit report, you may find unauthorized charges or accounts. Learn how to review your credit report and dispute errors on page 13.

3 Create an Identity Theft Report

An Identity Theft Report helps you deal with credit reporting companies, debt collectors, and businesses that opened accounts in your name. You can use the Report to:

- get fraudulent information removed from your credit report
- stop a company from collecting debts that result from identity theft, or from selling the debt to another company for collection
- place an extended fraud alert on your credit report
- get information from companies about accounts the identity thief opened or misused

Creating an Identity Theft Report Involves 3 Steps:

- 1 Submit a complaint about the theft to the FTC. When you finish writing all the details, print a copy of the report. It will print as an Identity Theft Affidavit.
- 2 File a police report about the identity theft, and get a copy of the police report or the report number. Bring your FTC Identity Theft Affidavit when you file a police report.
- 3 Attach your FTC Identity Theft Affidavit to your police report to make an Identity Theft Report.

Some companies want more information than the Identity Theft Report includes, or want different information. The information you need to provide depends on the policies of the credit reporting company and the business that sent the information about you to the credit reporting company.



HOW TO REPORT IDENTITY THEFT TO THE FTC AND PRINT AN FTC IDENTITY THEFT AFFIDAVIT

ONLINE

STEP BY STEP:	NOTES:
<input type="checkbox"/> Complete the FTC's online complaint form.	<p>www.ftc.gov/complaint</p> <ul style="list-style-type: none"> <input type="checkbox"/> Complete the complaint form with as many details as you know. <input type="checkbox"/> Review the form and click "submit." <input type="checkbox"/> Save the complaint reference number that appears after you submit your information. <p><i>You'll need your complaint reference number to update your complaint online or by phone.</i></p>
<input type="checkbox"/> Save or print your FTC Identity Theft Affidavit.	<ul style="list-style-type: none"> <input type="checkbox"/> Click on the words "Click here to get your completed FTC Identity Theft Affidavit." <p><i>Before you leave that screen, be sure you saved or printed your Affidavit. You cannot save or print it after you leave this screen.</i></p>

OR

BY PHONE

STEP BY STEP:	NOTES:
<input type="checkbox"/> Call the FTC.	<p>1-877-438-4338 1-866-653-4261 (TTY)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Tell the representative what happened. <input type="checkbox"/> Ask for your complaint reference number and Affidavit password. <p><i>The FTC representative will email you a link so you can get your Affidavit.</i></p>
<input type="checkbox"/> Save or print your FTC Identity Theft Affidavit.	<ul style="list-style-type: none"> <input type="checkbox"/> Go to the link the representative sent you. <input type="checkbox"/> Enter your complaint reference number, Affidavit password, and your email address. <input type="checkbox"/> Print or save your Identity Theft Affidavit.

THEN

STEP BY STEP:	NOTES:
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"> <input type="checkbox"/> Record the dates you filed your complaint. <input type="checkbox"/> Keep copies of your Affidavit in your files.
<input type="checkbox"/> If necessary, call the FTC to update your complaint.	<p>1-877-438-4338 1-866-653-4261 (TTY)</p> <p><i>Be ready to provide your complaint reference number.</i></p>

HOW TO FILE A POLICE REPORT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Go to your local police department or the police department where the theft occurred.	<input type="checkbox"/> Bring: <ul style="list-style-type: none">• a copy of your FTC Identity Theft Affidavit• any other proof of the theft• a government-issued ID with a photo• Proof of your address (rental agreement, pay stub or utilities bill)• FTC’s Memo to Law Enforcement (See page D-1.) <i>The memo explains to police how Identity Theft Reports are important to victims.</i> <input type="checkbox"/> Complete a report about the theft. <input type="checkbox"/> Ask to have a copy, or the number, of the report. <i>In some states, police must take your report. Visit www.naag.org to see what your state law requires.</i> <i>If the police won’t take a report about the identity theft, ask if you can file a “miscellaneous incidents” report, or go to a different police station, or the sheriff’s department, state police or federal authority.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or visits. <input type="checkbox"/> Record your police report number. <input type="checkbox"/> Keep a copy of your police report in your files.

HOW TO CREATE YOUR IDENTITY THEFT REPORT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Attach your FTC Identity Theft Affidavit to your police report.	<input type="checkbox"/> Keep a complete copy in your files.

Consider Placing an Extended Fraud Alert

If you are a victim of identity theft and have created an Identity Theft Report, you can place an extended fraud alert on your credit file. It stays in effect for 7 years. When you place an extended alert:

- you can get 2 free credit reports within 12 months from each of the 3 nationwide credit reporting companies
- the credit reporting companies must take your name off marketing lists for prescreened credit offers for 5 years, unless you ask them to put your name back on the list

HOW TO PLACE AN EXTENDED FRAUD ALERT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact each credit reporting company. <i>See contact info on inside back cover.</i>	<input type="checkbox"/> Ask the company to place an extended fraud alert on your credit file. <i>The company may have you complete a request form.</i> <input type="checkbox"/> Include a copy of your Identity Theft Report when you submit the form and your letter. <i>Placing an extended fraud alert is free.</i>
<input type="checkbox"/> Mark your calendar.	<i>The extended alert stays in effect for 7 years.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

NEXT STEPS

Review Your Credit Reports

If you know an identity thief tampered with some of your accounts, you may have contacted the related businesses already. After you get your credit reports, read them to see whether other fraudulent transactions or accounts are listed.

Your credit report is full of information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. The information in your credit report is used to evaluate your applications for credit, insurance, employment, and renting a home, so it's important that the information is accurate and up-to-date. Check all key information, including your:

- name
- address
- Social Security number
- employers

If you see errors on the report, like accounts you didn't open or debts you didn't incur, contact the credit reporting companies and the fraud department of each business that reported an error.

Dispute Errors with Credit Reporting Companies

If you find mistakes when you review your credit reports, send letters explaining the mistakes to:

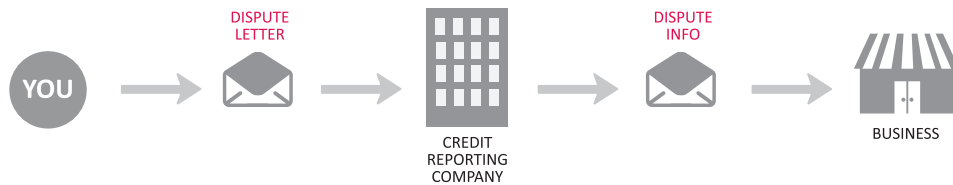
- the 3 nationwide credit reporting companies
- the fraud department of each business that reported a fraudulent transaction on your existing accounts
- the fraud department of each business that reported a new account opened in your name by an identity thief

If the errors result from identity theft and you have an Identity Theft Report, ask the credit reporting companies and business to block the disputed information from appearing on your credit reports. The credit reporting companies must block transactions and accounts if you are an identity theft victim. Read about blocking on page 17.

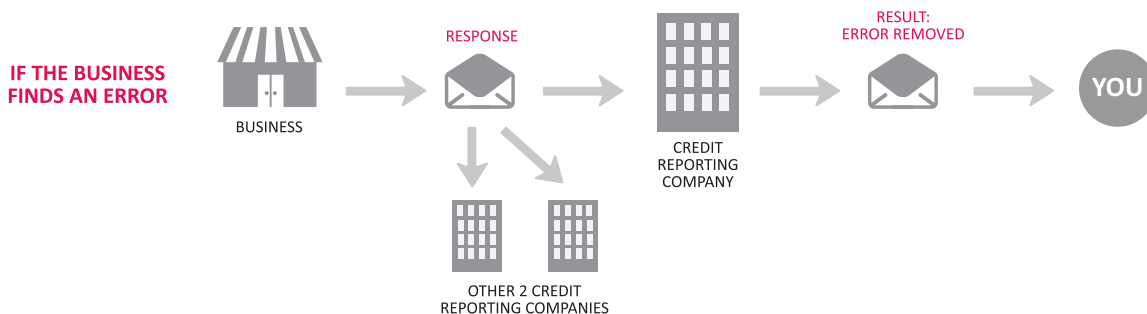
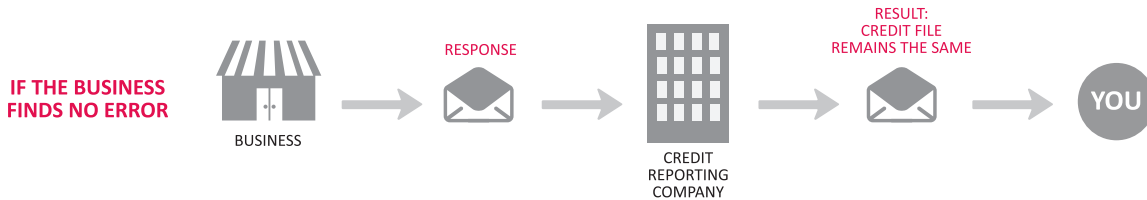
HOW TO DISPUTE ERRORS WITH CREDIT REPORTING COMPANIES

STEP BY STEP:	NOTES:
<input type="checkbox"/> Write to each credit reporting company. <i>See contact info on inside back cover.</i> <i>See sample letter on page C-1.</i>	<input type="checkbox"/> Explain that you are an identity theft victim. <input type="checkbox"/> List the errors that you found. <input type="checkbox"/> Include copies of documents showing the errors. <input type="checkbox"/> Ask the credit reporting company to remove fraudulent information. <i>The credit reporting company must investigate the items you send, and forward that information to the business that reported the information to the credit reporting company.</i>
<input type="checkbox"/> Receive response from each credit reporting company.	<i>If your credit file changes because of the business' investigation, the credit reporting company must send you a letter with the results.</i> <i>If the credit reporting company puts the information back in your file, it must send you a letter telling what it did.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

After the business gets notice from the credit reporting company, it has 30 days to investigate and respond to the credit reporting company. If the business finds an error, it must notify the credit reporting company so your credit file can be corrected. If your credit file changes because of the business' investigation, the credit reporting company must send you a letter with the results. The credit reporting company can't add the disputed information back into your file unless the business says the information is correct. If the credit reporting company puts the information back in your file, it must send you a letter telling you that.



THE BUSINESS HAS 30 DAYS TO INVESTIGATE



HOW TO DISPUTE FRAUDULENT CHARGES ON YOUR EXISTING ACCOUNTS

STEP BY STEP:	NOTES:
<input type="checkbox"/> Change the passwords or PINs for your accounts.	<p><i>See tips on creating a strong password on page 42.</i></p>
<input type="checkbox"/> Ask each business if it will accept your Identity Theft Report or if it uses special dispute forms.	<input type="checkbox"/> If you must use the business' forms, ask for blank forms.
<input type="checkbox"/> Write to the fraud department of each business.	<ul style="list-style-type: none"> <input type="checkbox"/> Use the address they specify for disputes. <input type="checkbox"/> Explain that you are an identity theft victim. <input type="checkbox"/> List the errors you found. <input type="checkbox"/> Send copies of documents that show the error. <input type="checkbox"/> Ask the business to remove fraudulent information. <input type="checkbox"/> Include a copy of your Identity Theft Report (or the special dispute forms if the business requires them). <input type="checkbox"/> Include a copy of your credit report. Black out any personal information that does not pertain to your dispute. <p><i>See sample letter on page A-1.</i></p> <p><i>The business must review your letter, investigate your complaint, and tell you the results of their investigation. If the information is wrong, the business must tell the credit reporting company.</i></p>
<input type="checkbox"/> Ask the business to send you a letter confirming that it removed the fraudulent information.	<input type="checkbox"/> Keep the letter in case you see fraudulent information on your statement later.
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"> <input type="checkbox"/> Record the dates that you changed passwords and PINs. <input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

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