

Identity Theft

IDENTITY THEFT VICTIM: NEXT STEPS

If you become a victim of identity theft, act quickly to help limit the damage.

1. Call any business where you know fraud took place. Ask to speak to the fraud department. Say your identity was stolen. Ask for your account(s) to be closed or frozen so an identity theft can't add new charges.
2. Place an initial fraud alert on your files. Contact one of the three major US credit reporting companies to report yourself as a victim of identity theft and to place the initial fraud alert. That one must tell the other two. Ask the credit reporting company you contact for confirmation that this will be done.
3. A fraud alert on your credit report lets lenders and creditors know that they should take steps to verify your identity before they issue you credit. This may help prevent identity thieves from opening new accounts in your name. An initial fraud alert is good for 90 days and may be renewed. You may later choose to place an extended fraud alert. You might also choose at this time to place a credit freeze.
4. Order a credit report. By law, you are entitled to a free copy of your credit report once a year from all three companies. You must contract each individually to order a report. You may wish to order one now and the other two at later times to track new activity or corrections. Immediately review your credit report and note any unfamiliar transactions or accounts. Give this information to authorities such as the FTC and the police.
5. File a complaint about the theft with the FTC. You can do so online at reportfraud.ftc.gov or by phone at 1.877.438.4338. Include as much information as possible and follow instructions carefully and make sure to save and print out your completed complaint. Once it's printed out, it becomes an Identity Theft Affidavit. The affidavit helps you create an Identity Theft Report.
6. File a police report. Go to your local police station (or the police station where the theft occurred). Say you are a victim of identity theft and wish to file a police report. Bring along the following:
 - A copy of your Identity Theft Affidavit
 - Any other proof of identity theft
 - Proof of your address
 - Government-issued photo ID

You must have a completed Identity Theft Report to prove to businesses that you are an identity theft victim and to exercise all of your rights.

Identity Theft

IDENTITY THEFT VICTIM: NEXT STEPS (cont.)

Be Organized and Attentive

As you respond to identity theft, set up a system that helps you track information and deadlines.

- Log every phone call. Write down the date and time, phone number and any other contact information. Also record the name, department and title of the person you spoke with, as well as a summary of the information discussed.
- Confirm discussions in writing with follow-up letters or emails.
- Set up a filing system especially for this issue.
- Never send original documents. Keep them security filed. Send only copies to others.
- Send all letters, documents copies or other materials by certified mail with a return receipt requested. Log who you sent that and when.
- Make and file copies of all the correspondence or completed forms you send. File all correspondence or documents you receive.

Note important dates and deadlines in your calendar. Always learn how long you have to supply information or to have other supply it to you. Once you have taken care of all immediate actions, there are a few more things you can do to continue to limit damage or recover from it. What you do next, including whom you contact, will depend on what personal information was stolen and how far-reaching the theft's effects.

Visit [identitytheft.gov](https://www.identitytheft.gov) for specific information, sample letters to send and contact links for various situations.

As you learn of any issues through your credit report or other avenues, respond quickly.