

Recovering From Identity Theft: Your Go-To Guide

When it comes to troubleshooting a case of identity theft, timing is everything. We're here to help you recover from identity theft if your information is compromised. This guide from BALANCE, our financial fitness partner, lists important agency contacts and proactive steps to take.

1. Contact Creditors and Financial Institutions

- If accounts have been used or opened illegally, contact your creditors right away. Ask for fraudulent transaction documentation. You may use a uniform affidavit form, available on the Federal Trade Commission's website, as you may need it to file a police report.
- If a collection agency attempts to collect on a fraudulent account, explain in writing that you are a victim of identity theft and not responsible for the debt. Ask the collection agency to confirm in writing that you do not owe the balance and that the account has been closed.
- For checking account fraud, contact your financial institution to cancel your debit card and place stop payments on any outstanding checks that you did not write. Report the crime to check reporting agencies. Close current checking and savings accounts and obtain new account numbers and passwords. Monitor all future account statements carefully for evidence of new fraud.
- For current credit card fraud, contact your financial institution to cancel your credit card and place stop payments on any outstanding purchases you did not make. Report the crime to your creditor. Have the creditor reissue a new card and obtain new account numbers and passwords. Monitor all future account statements carefully for evidence of new fraud.

2. Contact Legal and Government Agencies

- Report the crime and file a police report. Request a copy of the report and keep the phone number of your investigator handy. For additional documentation, you may also report the crime to the Federal Trade Commission (FTC).
- If your mail was stolen or your address was used fraudulently, contact the U.S. Postal Inspection Service.

3. Contact Credit Reporting Bureaus

- It's important that your credit report lists only factual information. To see what's reported on yours, request a credit report from each of the three major credit

bureaus: Experian, Equifax and TransUnion. If you are married, your spouse should also check his or her report.

- Even if the fraudulent information hasn't yet appeared on your reports, be proactive and report the crime now. Call any one of the three credit bureaus to place a fraud alert on your credit report. The company you contact will notify the other two, who will then place alerts on their reports as well. If you have proof that identity theft has occurred and you have filed a police report, you may request that the fraud alert be placed for seven years. While fraud alerts are in effect, no new credit should be granted without your explicit approval.
- If you want protection beyond a fraud alert, place a security freeze on your credit report. When a freeze is placed on your report, no creditor or other business that does not have a pre-existing relationship with you can access your report.
- Write a victim's report—a brief statement describing the details of the crime—and send it to all three credit bureaus to be added to your reports.
- The first reports with the fraud alert are free and will be sent to you automatically. Check your credit report every three months for a year, then at least annually.

For more information, visit the FTC's [Identity Theft Consumer Information](#) page.

4. Keep Contact Information Accessible

- Federal Trade Commission
877.438.4338 (identity theft hotline)
ftc.gov
- Experian
888.397.3742
experian.com
- Equifax
800.685.1111 (credit report), 888.766.0008 (fraud report)
equifax.com
- TransUnion
800.888.4213 (credit report), 800.680.7289 (fraud report)
transunion.com
- U.S. Postal Inspection Service
877.876.2455
postalinspectors.uspis.gov