



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Is someone using your personal information to open new accounts, make purchases, or get a tax refund? **IdentityTheft.gov** can walk you through each step of the recovery process. Here's how to get started.

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 report.

- Contact one of the three credit bureaus. That company must tell the other two.

Equifax.com/CreditReportAssistance
1-888-766-0008

Experian.com/fraudalert
1-888-397-3742

TransUnion.com/fraud
1-800-680-7289

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

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

- Get your free credit report right away. Go to **annualcreditreport.com** or call 1-877-322-8228.

Did you already order your free annual reports this year? If so, you can pay to get your report immediately. Or follow the instructions in each fraud alert confirmation letter to get a free report, but it 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.

- Complete the FTC's online complaint form at **ftc.gov/complaint**. Give as many details as you can. The complaint form is not available on mobile devices, but you can call 1-877-438-4338 to make your report.

Based on the information you enter, the FTC complaint system will create your Identity Theft Affidavit. You'll need this to complete other steps.

- Print and save your FTC Identity Theft Affidavit immediately. Once you leave the page, you won't be able to get your affidavit.

Do you need to update your affidavit? Call 1-877-438-4338.

Step 4: File a report with your local police department.

- Go to your local police office with:
 - a copy of your FTC Identity Theft Affidavit
 - 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.)
 - the FTC's Memo to Law Enforcement (available at **IdentityTheft.gov**)

- Tell the police someone stole your identity and you need to file a report. If they are reluctant, show them the FTC's Memo to Law Enforcement.

- Ask for a copy of the police report. You'll need this to complete other steps.

- Create your Identity Theft Report by combining your FTC Identity Theft Affidavit with your police report.



Your identity theft report proves to businesses that someone stole your identity. It also guarantees you certain rights.

Go to **IdentityTheft.gov** for next steps.

Your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company. **IdentityTheft.gov** can help — no matter what your specific identity theft situation is.