



# Identity Theft

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What to know, What to do



FEDERAL TRADE COMMISSION

[IdentityTheft.gov](https://www.ftc.gov/identitytheft)

Is someone using your personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That's identity theft.

**Visit [IdentityTheft.gov](https://www.identitytheft.gov) to report identity theft and get a personal recovery plan.**

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The site provides detailed advice to help you fix problems caused by identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- update your plan and track your progress
- print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors

Go to [IdentityTheft.gov](https://www.identitytheft.gov) and click "**Get Started.**"

There's detailed advice for **tax, medical, and child identity theft** – plus over thirty other types of identity theft. No matter what type of identity theft you've experienced, the next page tells you what to do right away. You'll find these **steps** – and a whole lot more – at [IdentityTheft.gov](https://www.identitytheft.gov).

# 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 free fraud alert, contact one of the three credit bureaus. That company must tell the other two.
  - **Experian.com/help**  
888-EXPERIAN (888-397-3742)
  - **TransUnion.com/credit-help**  
888-909-8872
  - **Equifax.com/personal/credit-report-services**  
800-685-1111

A fraud alert lasts one year. It will make it harder for someone to open new accounts in your name.

Get updates at [IdentityTheft.gov/creditbureaucontacts](https://www.identitytheft.gov/creditbureaucontacts).

- Get your free credit reports from Equifax, Experian, and TransUnion. Go to [annualcreditreport.com](https://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.

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

- Go to [IdentityTheft.gov](https://www.identitytheft.gov), and include as many details as possible.

Based on the information you enter, [IdentityTheft.gov](https://www.identitytheft.gov) will create your Identity Theft Report and recovery plan.

**Go to [IdentityTheft.gov](https://IdentityTheft.gov) for next steps.**

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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.



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**IdentityTheft.gov**

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