

# 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**  
1-800-685-1111

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**.

- Get your free credit reports from Equifax, Experian, and TransUnion. Go to **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**, and include as many details as possible.

Based on the information you enter, **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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