

Your Identity Has Been Stolen. What to Do Next.

If your identity has been stolen, you need to take immediate action. The U.S. Federal Trade Commission recommends that you take the following steps:

1. Call the companies where you know fraud occurred (First step on IdentityTheft.gov)
 - 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. (You might have to contact these companies again after you have an FTC Identity Theft Report)
2. Place an initial fraud alert.
 - Contact Experian (www.Experian.com), TransUnion (www.TransUnion.com) and Equifax (www.Equifax.com) and ask them to place an initial fraud alert on your credit report. The fraud alert is free and will stay on your report for 90 days.
3. Order your credit reports.
 - Once you place a fraud alert on your report, you'll also receive a free credit report (this is in addition to the free annual one that everyone is entitled to).
4. Create an identity theft report.
 - An identity theft report will help you deal with credit reporting companies, debt collectors and businesses that allowed the identity thief to open new accounts in your name. The identity theft report will get the fraudulent information removed from your credit report, stop a company from collecting debts that result from the identity theft, allow you to obtain information from companies regarding the falsified accounts and place an extended fraud alert on your credit report.
 - You will also need to submit a report about the theft to the Federal Trade Commission. This will become your identity theft affidavit. Bring the affidavit when you file a police report. The identity theft affidavit and the police report will make up your identity theft report.

If you subscribe to one of the credit monitoring services, their team of experts will guide you through the process of repairing your identity. If you are handling this on your own, the Federal Trade Commission offers [step-by-step instructions](#) for what you should do, along with corresponding contact information.

How to Freeze Your Credit

If your personal information has been exposed or stolen (or you suspect that it has been compromised), you may want to put a security freeze on your credit. Below is information about how to contact each of the reporting agencies and begin the credit freeze process.

TransUnion

www.TransUnion.com

Phone: 888-909-8872

- <https://www.transunion.com/credit-freeze> From this home page, click the “Freeze My Credit” tab and then follow the instructions.

Equifax

www.Equifax.com

Phone: 800-349-9960

- <https://www.equifax.com/personal/credit-report-services/> From this home page, click the “Get Started” link on the “Personal Solutions” tab.

Experian

www.Experian.com

Phone: 888-397-3742

- <https://www.experian.com/freeze/center.html> From the home page, click the “Add a Security Freeze” tab and follow the instructions.

Sources

1. Federal Trade Commission. “Immediate Steps to Repair Identity Theft.” <http://www.consumer.ftc.gov/articles/0274-immediate-steps-repair-identity-theft#immediate>.

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