



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Is someone using your personal information to open new accounts, make purchases, or get a tax refund? Report it at **IdentityTheft.gov** and get a personal recovery plan.

## 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 fraud alert, 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 a copy of your free credit reports from Equifax, Experian, and TransUnion. 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 the fraud alert confirmation letter from each credit bureau to get a free report. That 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.

- Visit **IdentityTheft.gov** and click “Get Started.”  
Or call 1-877-438-4338. Include as many details as possible.

Based on the information you enter, IdentityTheft.gov will create your **Identity Theft Affidavit** and **recovery plan**.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

If you don't create an account, you must print and save your Identity Theft Affidavit and recovery plan right away. Once you leave the page, you won't be able to access or update them.

### 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.