

# Fixing Identity Theft

Identity theft can be scary and costly - especially if you don't take action to correct it right away. The steps you take to report ID theft vary with each situation. Follow the actions below should you find yourself in one of these situations.



## Lost your wallet or purse?

- Contact your financial institutions about closing or changing accounts.
- For credit cards, cancel lost cards and request replacements.
- For stolen IDs, contact the appropriate agency to cancel it and request a replacement. Also, request that your file be flagged to keep anyone else from getting a license or other identification in your name.
- If your Social Security number or card has been stolen, contact one of the three credit agencies and place a fraud alert on your account. This will stop any new accounts from being opened in your name.

## Suspicious activity found on your credit report and/or bank account?



- Place a fraud alert on your credit reports through any of the three credit bureaus. This will prevent an identity thief from opening accounts in your name.
- Request and review your free credit report provided by the credit bureau.
- Close accounts that you know or believe have been tampered with fraudulently. Follow up in writing and keep copies of all documents.
- File a complaint with the FTC at 1-877-ID-THEFT and request a complaint form. This action is required before filing an identity theft report with the police.
- File a report with the police. The formal police report, as well as the FTC complaint, would be needed to dispute the fraudulent accounts and debts created by the identity thief.

## Missing bills, denied credit, or getting calls from debt collectors for things you didn't buy?



- Follow up with your creditors to check on the details of your account.
- Continue to read your account statements and review them carefully.
- Monitor your credit report every few months.

## Important Contacts

### Credit Bureaus

Experian  
Phone: 888-397-3748  
[experian.com](http://experian.com)

Equifax  
Phone: 800-685-1111  
[equifax.com](http://equifax.com)

TransUnion  
Phone: 800-916-8800  
[transunion.com](http://transunion.com)

Credit Score (fees apply)  
[myfico.com](http://myfico.com)

Junk Mail Opt out  
Phone: 1-888-5OPTOUT  
[optoutprescreen.com](http://optoutprescreen.com)

Company Research  
[bbb.org](http://bbb.org)

### More Information about Identity Theft

Phone: 1-888-ID-THEFT  
[ftc.gov](http://ftc.gov)