

After Identity Theft Checklist

Identity theft is the crime of obtaining another person's personal or financial information with the intention of assuming that person's identity to make purchases or borrow money. As a victim of identity theft, you may feel upset and overwhelmed knowing someone has access to your private information. However, remember that recovering from identity theft is possible. By breaking the process down into steps and using the right resources, you'll protect yourself and move towards life after identity theft.

☐ Step 1: Call Companies Where Fraud Occurred

- Inform them of the fraud
- Close account (if necessary)
- Change logins, passwords and PINS

☐ Step 2: Obtain Credit Report and Set Fraud Alerts

- Visit www.annualcreditreport.com to obtain credit report from 3 major credit reporting bureaus
- Review each report carefully
- Set fraud alerts with each credit reporting bureau

☐ Step 3: Report ID Theft to Federal Trade Commission (FTC)

- Visit <https://www.identitytheft.gov> or call (877) 438-4338 to complete Identity Theft Report
- Follow established recovery plan

☐ Step 4: File a Police Report

- Contact local law enforcement to inform of theft
- Provide a copy of your FTC Identity Theft Report

☐ Step 5: Correct Credit Report information

- Submit disputes to each credit reporting bureau that contains fraudulent account information
- Can be completed online at the credit bureau's website or by mailing a dispute letter

☐ Step 6: Consider an Extended Fraud Alert or Freeze

- Extended fraud alerts last for seven years
- Credit freezes last until you remove them

☐ Step 7: Contact Social Security Administration

- Create a My Social Security account at <https://www.ssa.gov/myaccount/>
- Review the earnings posted to your record
- Contact Social Security if you see inconsistencies

☐ Step 8: Contact the Internal Revenue Service (IRS) (if applicable)

- Respond immediately to any IRS notice by calling the number provided

Remember, don't wait to respond if you have been the victim of identity theft. Not only will you limit your liability for the fraudulent transactions, but you may also be able to stop the fraud from making a mess of your life. Feeling uncertain about what to do first is common, but by springing into action and following these eight steps, you'll be on the road to rebuilding your finances.

Resources

Equifax

To order a credit report: (800) 685-1111

To report fraud: (888) 766-0008

www.equifax.com

Experian

(888) 397-3742

www.experian.com

TransUnion

To order a credit report: (800) 888-4213

To report fraud: (800) 680-7289

www.transunion.com

Annual Credit Report

(877) 322-8228

www.annualcreditreport.com

Federal Trade Commission

(877) 382-4357

Identity theft hotline: (877) 438-4338

www.ftc.gov

Social Security Administration

(800) 772-1213

Identity theft hotline: (877) 438-4338

www.ssa.gov

BALANCE is a financial education and counseling service. Services include money management counseling, debt repayment options, credit report review, and more.

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