

## Five Steps to take if Your Identity is Stolen

In 2012, 12.6 million consumers filed complaints with the Federal Trade Commission (FTC) regarding identity theft, and that number is likely to be even higher when data for 2013 becomes available. While prevention is the best solution, you need to know what to do if you become a victim of identity theft. Here are five steps to take immediately if you think your identity has been stolen:

### **Step 1: Freeze Your Credit Report**

Request a copy of your credit report from each of the three agencies (Experian, Equifax and TransUnion). If you are viewing the report online, the simplest way to initiate a dispute is to click on the fraudulent item. The agency website will walk you through what steps to take in order to place a security freeze on your report. The freeze ensures that no one will be able to obtain new credit using your identity, protecting you from further fraud.

### **Step 2: Contact Your Bank**

Contact your bank to let them know you've become a victim of fraud. If you think your credit card was stolen as well, and the bank is not the card issuer, contact the issuer in addition to your bank. This step is easier if you have prepared and made a list of institutions to contact and their phone numbers. Don't include account numbers on this list, as that would be one more way for a thief to steal your identity. Do keep a list of what's in your wallet, so if it's stolen you know exactly who to contact.

### **Step 3: Contact the FTC**

File an Identity Theft Affidavit and create an Identity Theft Report with the FTC. You can file this report online at [http://](http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report)

[www.consumer.ftc.gov/articles/0277-create-identity-theft-report](http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report) or by calling 877-438-4338. The FTC will provide you with information on what to do next, depending on what specific type of fraud occurred.

### **Step 4: File a Police Report**

In order to complete the report in Step 3, you'll need to contact your local police office and report the theft. Obtain a copy of the police report or the report number for future reference. The completed FTC Identity Theft Report will help you when you work with the credit reporting agencies or other companies where the thief has used your identity to open accounts.

### **Step 5: Protect Your Social Security Number**

If you suspect your social security number may have been compromised, contact the Social Security Administration (800-269-0271) and the IRS (800-829-0433). This step is important if you think your SSN has been stolen, even if you haven't seen any fraudulent activity yet. The thief may be planning to wait until April and then steal your tax refund, or may seek employment under your name.

Take these steps as soon as possible after you suspect your identity has been stolen and the clean-up afterward will be simpler.



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