What to do if your identity is stolen?

If you have created an Identity Theft Report, you may consider placing an extended fraud alert or a credit freeze on your credit file.

**Freeze**: a freeze stops all access to your credit report, some states charge a fee for placing or removing

**Fraud alert**: a fraud alert permits creditors to get your report as long as they take steps to verify your identity, free to place or remove, stays in place for 7 years

How to place an extended fraud alert:

1. Contact each of the three nationwide credit reporting companies (Equifax: 1-800-525-6285, Experian: 1-888-397-3742, TransUnion: 1-800-680-7289) and ask the company to place an extended fraud alert on your credit file
   1. The company may have you complete a request form
   2. When submitting the form and letter, include a copy of your Identity Theft Report (details on how to do this found here: <http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report>)
2. Remember to keep copies of letters

How to place a credit freeze:

1. Contact your state Attorney General’s office and ask if there is a fee for putting a freeze on your credit file and how long the freeze lasts
2. Contact each of the three nationwide credit reporting companies (Equifax: 1-800-525-6285, Experian: 1-888-397-3742, TransUnion: 1-800-680-7289) and report that you are an identity theft victim, ask the company to freeze on your credit file, and pay the fee
3. Remember to keep copies of letters

Repairing your credit after identity theft

After you get your credit reports, check them carefully for errors. If you see errors, like accounts you didn’t open or debts you didn’t incur, dispute the errors with the credit reporting companies and the fraud dept. of each business that reported an error.

* To dispute an error, write to each of the 3 credit reporting companies: explaining that you are an identity theft victim, listing the errors you found, including copies of the documents showing the errors, and asking the credit company to remove the fraudulent information

INSERT THIS PIC HERE: <http://www.consumer.ftc.gov/sites/default/files/pictures/0290-business-infographic-full.png>

To get copies of the documents used by the thief, contact the business that has the records of fraudulent transactions or give written permission to a law enforcement officer to contact the company on your behalf.

* Ask for copies of the documents the thief used to open new accounts or charge purchases in your name
* Send details about where or when fraudulent transactions took place
* Include a copy of your Identity Theft Report and proof of your identity

If your credit, atm, or debit card is stolen, report the loss or theft immediately

1. Call your credit card company to report the loss
2. Follow up with a letter or e-mail that includes your account number, the date and time you noticed your card was missing, and when you first reported the loss
3. Check your card statement carefully for transactions you didn’t make and report these to the card issuer as quickly as possible
4. Check if your homeowner’s or renter’s insurance policy covers your liability for card thefts. If not, some companies will allow you to change your policy to include this protection