



IDENTITY THEFT PROTECTION & RECOVERY GUIDE

Take these seven steps as soon as you learn your identity has been stolen:

1. **Place a fraud alert on your credit report.** Contact one of the three national credit reporting agencies (information below) and ask that they place a fraud alert on your credit report. Whichever reporting agency you contact must contact the other two agencies so they can put fraud alerts on their credit reports. The fraud alert lasts for 90 days.

TransUnion
1-800-680-7289
www.transunion.com
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022

Experian
1-888-397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

Equifax
1-800-525-6285
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

2. **Request your credit reports.** Once you've placed the fraud alert, you're entitled to a free credit report from each of the above three national credit reporting agencies.
3. **Review the credit reports.** Look for accounts you didn't open, debts you don't recognize and credit inquiries from companies you didn't contact.
4. **Contact credit reporting agencies.** Note any parts of the credit report you dispute and send a letter with this information to the reporting agency requesting that they correct the information. Keep a record of the letter.
5. **Cancel any compromised accounts.** For each disputed item, contact the fraud department of the bank, credit card company or other business to close or renumber your account.

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6. **Create an identity theft report.** The identity theft report is actually two documents (FTC Affidavit & police report) requiring two steps: **First**, file a complaint with the FTC. Go to ftc.gov/complaint or call 1-877-438-4338 (TTY: 1-866-653-4261). Once you complete the process, you will have an FTC Affidavit. **Second**, show your FTC Affidavit to the police and file a police report. Keep a copy of it.
7. **Monitor your credit.** Keep an eye on your credit for further suspicious activity or inaccuracies. Credit monitoring services, such as [TransUnion Credit Monitoring](#), may make staying on top of your credit easier.