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# 10 Steps to Take After Identity Theft

Discovering that you're the victim of identity theft is an incredibly stressful experience. In order to minimize the damage, it's important to act fast. This guide takes you step-by-step through the things you should do to protect yourself.

## 1. Notify companies where the identity theft occurred.

Contact the fraud department at any affected creditors or banks as soon as possible.

## 2. Put fraud alerts in place and freeze your credit reports.

Place a free fraud alert by contacting one of the three credit bureaus. When the fraud alert is activated, the other two bureaus will automatically be notified. Once you have a police report or FTC Identity Theft Report, you can request an extended fraud alert which remains active for 7 years.

To freeze your credit reports, you'll need to contact each credit bureau individually. It's free to do and you can remove it at any time.

### Equifax

[Equifax Consumer Services Center](#)  
(800) 685-1111

### Experian

[Experian Credit Support](#)  
(888) 397-3742

### TransUnion

[TransUnion Credit Help](#)  
(888) 909-8872

## 3. Request and review your credit reports.

Once you've set up a fraud alert, you'll automatically receive access to free credit reports from Equifax, Experian, and TransUnion. You can request all three at once from [annualcreditreport.com](http://annualcreditreport.com) or by calling (877) 322-8228. Review them closely for accounts or transactions you don't recognize.

## 4. Report the theft to the FTC.

The FTC will help you create an FTC Identity Theft Report and develop a personal recovery plan. They will also advise you whether or not you need to file a police report.

- [IdentityTheft.gov](http://IdentityTheft.gov)
- (877) 438-4338



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**5. Freeze your consumer banking report.**

ChexSystem is a nationwide specialty consumer reporting agency that maintains information about checking and savings accounts. Placing a security freeze on your ChexSystems consumer file will prevent anyone from opening a bank account in your name.

- [ChexSystem Security Freeze](#)
- (800) 887-7652

**6. Freeze your credit with the utility and cell phone data exchange.**

The National Consumer Telecom & Utilities Exchange (NCTUE) is a consumer reporting agency that maintains payment and account data for services such as cell phone providers, pay television, and utilities. Their report is called the Exchange Service Center Data Report.

- [Exchange Service Center Security Freeze](#)
- (866) 349-5355

**7. Protect your Social Security number.**

Create a [my Social Security account](#) to help you keep track of your records and identify any suspicious activity.

**8. Get an Identity Protection PIN from the IRS.**

An Identity Protection PIN (IP Pin) prevents someone else from filing a tax return using your Social Security number.

- [Get an IP Pin](#)

**9. Find out if your identity theft is covered.**

If you have an identity theft protection plan, be sure to file a claim. But even if you haven't purchased coverage, you may have it through an insurer or employer. Call your insurance companies and human resources department to find out.

**10. Protect yourself going forward**

If your information was accessed in a data breach, you may be offered free credit monitoring. If you aren't, providers such as [LifeLock](#) offer a variety of identity theft monitoring and protection plans.