

## **What is identity theft?**

Identity theft is a serious crime. Identity theft happens when someone uses information about you without your permission. They could use your:

- name and address
- credit card or bank account numbers
- Social Security number
- phone or utility account numbers
- medical insurance numbers

## **How will I know if my identity was stolen?**

Here are ways you can tell that someone is using your information:

- You see withdrawals from your bank account that you cannot explain.
- You find credit card charges that you didn't make.
- The Internal Revenue Service (IRS) says someone used your Social Security number to get a tax refund or a job.
- You do not get your bills or other mail.
- You get bills for utilities or medical services you did not use.
- Debt collectors call you about debts that are not yours.
- You find strange accounts or charges on your credit report.

## **What is IdentityTheft.gov?**

IdentityTheft.gov is a website that helps you recover from identity theft. You:

- answer questions about what happened to you
- put in your name, address, and other information
- get your Identity Theft Report
- get a recovery plan created just for you

You also can create an account. The account helps you through the recovery steps and tracks your progress.

## **What is an Identity Theft Report?**

An Identity Theft Report helps you fix your bills and your credit report. Your Identity Theft Report tells your creditors that you should not have to pay for what the identity thief spent.

You get an Identity Theft Report when you report a problem to IdentityTheft.gov. This is your statement about what happened. It lists what accounts are not yours and what charges you did not make.

## **What is a credit report?**

Your credit report is a summary of your credit history. It lists:

- your name, address, and Social Security number
- your credit cards
- your loans

- how much money you owe
- if you pay your bills on time or late

### **Who creates my credit report?**

A credit bureau creates your credit report. The credit bureau gathers information about you and your credit history.

There are three main credit bureaus:

- Equifax
- Experian
- Transunion

### **What is a fraud alert?**

A fraud alert tells businesses that they must contact you before they give someone credit in your name. You put a fraud alert on your credit report. A fraud alert makes it hard for someone else to open new accounts in your name.

There are a few kinds of fraud alerts. They are all free:

- Initial fraud alert – lasts for one year. Use this if you think someone stole your identity.
- Extended fraud alert – lasts for seven years. Use this if you know someone stole your identity.
- Active duty alert – lasts up to one year. Use this if you are in the military and deployed.

### **What do I do when someone steals my identity?**

It is very important to act fast.

First, call the companies where you know fraud happened.

- Explain that someone stole your identity.
- Ask them to close or freeze your accounts.
- Then change your password or personal identification number (PIN).

Then visit the [Identity Theft Government Website](#) or call 1-877-438-4338.

- Report the crime and get a recovery plan that's just for you.
- You can create an account. The account helps you with the recovery steps and tracks your progress.

### **Why is it important to act so fast?**

If you wait, the identity thief has more time to cheat you. That means there are more problems to fix. Acting fast means there should be fewer problems to fix.

### **Why should I use the [Identity Theft Government Website](#)?**

IdentityTheft.gov helps you fix problems related to identity theft, like these:

- mistakes on your credit report
- accounts that are not yours
- mistakes on your bills
- getting extended fraud alerts

the [Identity Theft Government Website](#) also gives you a recovery plan just for you.

## **What comes first in my recovery plan?**

The first step of your recovery plan is to call the credit bureaus. Ask the credit bureau for an initial fraud alert. It is free and lasts for 90 days. The fraud alert makes it harder for thieves to open accounts in your name.

The next step is to ask all three credit bureaus for a credit report. If someone stole your identity, your credit report is free. Look at your credit report for things you do not recognize.

## **How do I fix mistakes on my credit report?**

Send a letter to the credit bureau to fix mistakes on your credit report. IdentityTheft.gov gives you letters that are filled out with your information. You can print the letter, sign it, and send it to the credit bureau.

## **How do I fix mistakes on my bills?**

You might find mistakes when you read your bills. There might be charges you do not recognize. You can send a letter to the company that has the mistakes. Ask the company to fix those mistakes.

IdentityTheft.gov gives you letters filled out with your information. You can print the letter, sign it, and send it to the company. Use the address the company gives for disputes.

Then change your password and PIN with the company that has the mistakes on your bills.

## **How do I close an account that is not mine?**

Your credit report might list accounts that you did not open. You can send a letter to the business that has the account. Ask them to close the account.

IdentityTheft.gov gives you letters that are filled out with your information. You can print the letter, sign it, and send it to the business. Send a copy of your Identity Theft Report with the letter.

A business might ask you to use a form to close an account. If they do, send that form.

## **What happens when my initial fraud alert expires?**

You can put an extended fraud alert on your credit report. An extended fraud alert is good for seven years.

IdentityTheft.gov helps you place the alert. Contact each credit bureau to ask for an extended fraud alert. You might have to give them a copy of your Identity Theft Report.

If someone stole your identity, act fast. Acting fast can help reduce the damage identity theft can cause.

## **What should I do if someone steals my identity?**

First, call the companies where you know fraud happened.

- Explain that someone stole your identity.
- Ask them to close or freeze your accounts.
- Then change your password or personal identification number (PIN).

Then visit the [Identity Theft Government Website](#) or call 1-877-438-4338.

- Answer questions about what happened to you.
- Get a recovery plan that's just for you.
- You can create an account on the website.

- The account helps you with recovery steps.
- The account also helps you track your progress.

What happens when I get my recovery plan?

You will want to call one of the credit bureaus. Ask the credit bureau for an initial fraud alert. It is free and lasts for 90 days. The fraud alert makes it harder for thieves to open accounts in your name. That credit bureau has to tell the other two.

Then you can ask all three credit bureaus for a credit report. If someone stole your identity, your credit report is free. Look at your credit report for things you do not recognize.

### **Then am I done?**

Everybody's identity theft is different. But your recovery plan from IdentityTheft.gov will:

- Tell you the steps to take next.
- Tell you where to call, and give you the phone numbers.
- Give you letters to send with your information filled in.
- Give you reminders and help you track your progress.