



# Recovering from Identity Theft

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

## What should I do if a thief uses my information?

### Step 1: Place an initial fraud alert on your three credit reports

- Call any one of the three credit reporting companies. That company must tell the other two.

Fraud departments of the credit reporting companies:

- > Equifax  
1-800-525-6285
- > Experian  
1-888-397-3742
- > Transunion  
1-800-680-7289

### Step 2: Order your credit reports

- Call all three credit reporting companies and order your credit report from each. Identity theft victims can get the reports for free.
- You might know that some of your accounts are affected by identity theft. Contact those accounts now. Talk to someone in the fraud department of the company. Then write the company a letter.

### Step 3: Create an Identity Theft Report

Submit a complaint to the FTC. You can call or do it online.

- By phone: Call 1-877-438-4338 (1-866-653-4261 TTY)
  - > talk to a counselor. The counselor will ask questions to gather information about your complaint
  - > ask the counselor to email you a link so you can print your complaint. Your completed complaint is called the “Identity Theft Affidavit”
  - > go online to save or print your Identity Theft Affidavit.



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- Online: Go to [ftc.gov/complaint](https://www.ftc.gov/complaint)
  - Type your information into the online form, following the prompts on every screen.
  - Review all the information you typed
  - Click the button to submit your complaint. Your submitted complaint is called an “Identity Theft Affidavit”
  - Save the complaint reference number
  - Click the link to save the Identity Theft Affidavit to your computer
  - Print your Identity Theft Affidavit. Keep it in a safe place.
- File a police report. Take your FTC Identity Theft Affidavit with you
  - Get a copy of the police report or the number of the police report
- Attach your FTC Identity Theft Affidavit to your police report. That is your Identity Theft Report. Keep it in a safe place.