



Recovering from Identity Theft

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 [IdentityTheft.gov](https://www.IdentityTheft.gov) 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 tracks 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.



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Then am I done?

Everybody's identity theft is different. But your recovery plan from [IdentityTheft.gov](https://www.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.