

Information from the Federal Trade Commission and the Department of Justice

**If you think your identity has been stolen. Here's what to do:**

Contact the fraud departments of any one of the three consumer reporting companies to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.

1. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the **ID Theft Affidavit (PDF, 56 KB)** when disputing new unauthorized accounts.
2. File a report with your local police or the police in the community where the identity theft took place. Get a copy of the report or at the very least, the number of the report, to submit to your creditors and others that may require proof of the crime.

File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you.