



How to handle fraud or identity theft.

If you suspect you've been the victim of identity theft or fraud, taking immediate action may help limit the impact.

That's why we've created this checklist of steps you can use in case of suspected identity theft or fraud.

Reporting

- ❑ **Immediately report the fraud or identity theft** to your financial institution and follow any instructions they provide regarding your account.
- ❑ **Contact the fraud department of your creditors, such as credit card issuers, phone companies, utilities, banks, and lenders** to dispute unauthorized charges.
- ❑ **Report the crime to your local police.** Even though the incident may cross multiple jurisdictions, your local police can help file a formal report and refer you to additional resources and agencies that can help.
- ❑ **Contact the three major credit bureaus**—Equifax, Experian, and TransUnion—to request a fraud alert on your account and a freeze on your credit report. Contact information for all three credit bureaus is provided on the next page.

Securing your systems

- ❑ **Check your device for malware** by performing a full anti-virus and anti-spyware scan if you suspect a possible compromise.
- ❑ **Change account passwords** after you've ensured your device is not infected with a virus, malware, or spyware. Make each password unique and strong, and use two-step verification when available.
- ❑ **Review account activity** and report any problems.
- ❑ **Work with your financial institution to add safeguards** to the account.

Additional steps

- ❑ **File a complaint with the Federal Trade Commission (FTC)** at www.ftc.gov or by calling **877-ID-THEFT**.
- ❑ **Visit www.identitytheft.gov** for additional resources on reporting and recovering from fraud.
- ❑ **Call the Social Security Administration's fraud hotline at 800-269-0271** if you suspect your Social Security number has been compromised. The Office of the Inspector General will take your report and investigate activity. The Social Security Administration also provides helpful materials, such as [Identity Theft and Your Social Security Number](#).
- ❑ **Visit the IRS website at <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft>** if you're the victim of tax fraud. You'll be able to access the *Taxpayer Guide to Identity Theft*, which provides education on tax-related identity theft, tips to reduce your risk, and steps for victims to take.

Going forward

- ❑ **If you've been a victim of fraud or identity theft**, you should consider yourself at higher risk for future attempts.
- ❑ **Monitor account statements** to look for additional unauthorized activity.
- ❑ **Order a free annual credit report at www.annualcreditreport.com** to make sure there are no fraudulent activities such as newly opened accounts.
- ❑ **Request your credit report every six months** to check for unauthorized activity and dispute any fraudulent activity.
- ❑ **Close out accounts** that you know or believe have been opened fraudulently.
- ❑ **Be on the lookout for phishing attempts and malicious links**, particularly urgent-sounding, legitimate-looking emails, calls or text messages from what appear to be trusted sources.

Contact Information for the Credit Bureaus

Equifax	Experian	TransUnion
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com
Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30374	Experian P.O. Box 4500 Allen, TX 75013	TransUnion LLC P.O. Box 2000 Chester, PA 19016