

# Top 5 Ways You can Fight Identity Theft

- 1. Place a 'Fraud Alert' on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
  - Equifax: 1-800-525-6285
  - Experian: 1-888-397-3742
  - TransUnion: 1-800-680-7289
- 2. Placing a fraud alert entitles you to free copies of your credit reports.** Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.
- 3. Close accounts.** Close any accounts that have been tampered with or established fraudulently.
  - o Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
  - o Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
  - o Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
  - o Keep copies of documents and records of your conversations about the theft.
- 4. File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- 5. Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
  - o Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)
  - o By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
  - o By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington DC 20580