



What information was lost or exposed?

▼ Social Security number

- ☐ If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
 - ☐ Get your free credit reports from annualcreditreport.com . Check for any accounts or charges you don't recognize.
 - ☐ Consider placing a [credit freeze](#) . A credit freeze makes it harder for someone to open a new account in your name.
 - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone – or any service that requires a credit check.
 - If you decide not to place a credit freeze, at least consider [placing a fraud alert](#) .
 - ☐ Try to file your taxes early — before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
 - ☐ Don't believe anyone who **calls** and says you'll be arrested unless you pay for taxes or debt — even if they have part or all of your Social Security number, or they say they're from the IRS.
 - ☐ Continue to check your credit reports at annualcreditreport.com . You can order a free report from each of the three credit reporting companies once a year.
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▼ Online login or password

- ☐ Log in to that account and change your password. If possible, also change your username.
 - If you can't log in, contact the company. Ask them how you can recover or shut down the account.
- ☐ If you use the same password anywhere else, change that, too.
- ☐ Is it a financial site, or is your credit card number stored? Check your account for any charges that you don't recognize.

▼ Debit or credit card number

- ☐ Contact your bank or credit card company to cancel your card and request a new one.
- ☐ Review your transactions regularly. Make sure no one misused your card.
 - If you find fraudulent charges, call the fraud department and get them removed.
- ☐ If you have automatic payments set up, update them with your new card number.
- ☐ Check your credit report at annualcreditreport.com .

▼ Bank account information

- ☐ Contact your bank to close the account and open a new one.
- ☐ Review your transactions regularly to make sure no one misused your account.
 - If you find fraudulent charges or withdrawals, call the fraud department and get them removed.
- ☐ If you have automatic payments set up, update them with your new bank account information.
- ☐ Check your credit report at annualcreditreport.com .

▼ Driver's license information

- ☐ Contact your [nearest motor vehicles branch](#)  to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
- ☐ Check your credit report at annualcreditreport.com .

▼ Children's personal information

- ☐ Request a credit freeze for your child — [if this service is available in your state](#). A credit freeze will make it difficult for someone to use your child's information to open accounts. To place a freeze, follow the specific instructions for each credit bureau:

- [Equifax](#) 
- [Experian](#) 
- [Transunion](#) 

- ☐ No matter what state you live in, you can check to see if your child has a credit report. Each bureau has specific instructions for these requests:

- [Equifax](#) 
- [Experian](#)  (Click on "Minor Child Instructions" under "Information You Should Know")
- [Transunion](#) 

- ☐ If a credit bureau has a credit report for your child, the credit bureau will send you a copy of the report. Use the instructions provided with the credit report to remove fraudulent accounts.

- ☐ Review the FTC's information on [Child Identity Theft](#) .