

Did you get a data breach notice? [Start here](#) ➔

# What To Do Right Away

Are you dealing with tax, medical, or child identity theft? See: [Special forms of identity theft](#)

Step 1: Call the companies where you know fraud occurred.

Call the fraud department. Explain that someone stole your identity.

Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.

Change logins, passwords and PINS for your accounts.

You might have to contact these companies again after you have an FTC Identity Theft Report.



Step 2: Place a fraud alert and get your credit reports.



Place a free, one-year fraud alert by contacting one of the three credit bureaus. That company must tell the other two.

[Experian.com/help](https://Experian.com/help)

[888-EXPERIAN](https://888-EXPERIAN) (888-397-3742)

[TransUnion.com/credit-help](https://TransUnion.com/credit-help)

[888-909-8872](https://888-909-8872)

[Equifax.com/personal/credit-report-services](https://Equifax.com/personal/credit-report-services)

[800-685-1111](https://800-685-1111)

A fraud alert is free. It will make it harder for someone to open new accounts in your name. When you have an alert on your report, a business must verify your identity before it issues new credit in your name. You can renew the fraud alert after one year.

You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.



Get your free credit reports from Equifax, Experian, and TransUnion. Go to [annualcreditreport.com](https://annualcreditreport.com) or call [1-877-322-8228](https://1-877-322-8228).

You can check your reports every week for free at [AnnualCreditReport.com](https://AnnualCreditReport.com).

Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.



Step 3: Report identity theft to the FTC.



Complete the [online form](#) or call [1-877-438-4338](tel:1-877-438-4338).  
Include as many details as possible.

Based on the information you enter, IdentityTheft.gov will create your Identity Theft Report and recovery plan.

Your identity theft report proves to businesses that someone stole your identity. It also guarantees you certain rights.



If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



If you don't create an account, you must print and save your Identity Theft Report and recovery plan right away. Once you leave the page, you won't be able to access or update them.

 You may choose to file a report with your local police department.

- ☐ Go to your local police office with:  
a copy of your FTC Identity Theft Report  
  
a government-issued ID with a photo  
  
proof of your address (mortgage statement, rental agreement, or utilities bill)  
  
any other proof you have of the theft (bills, IRS notices, etc.)

- ☐ Tell the police someone stole your identity and you need to file a report.

- ☐ Ask for a copy of the police report. You may need this to complete other steps.

# What To Do Next

Take a deep breath and begin to repair the damage.

 Close new accounts opened in your name.

- ☐ Now that you have an FTC Identity Theft Report, call the fraud department of each business where an account was opened.  
Explain that someone stole your identity.  
  
Ask the business to close the account.  
  
Ask the business to send you a letter confirming that:  
  
the fraudulent account isn’t yours  
  
you aren’t liable for it  
  
it was removed from your credit report  
  
Keep this letter. Use it if the account appears on your credit report later on.

The business may require you to send them a copy of your FTC Identity Theft Report or complete a special dispute form. This [sample letter](#) can help.

- ☐ Write down who you contacted and when.



Remove bogus charges from your accounts



Call the fraud department of each business.  
Explain that someone stole your identity.

Tell them which charges are fraudulent. Ask the business to remove them.

Ask the business to send you a letter confirming that:

Keep this letter. Use it if this account appears on your credit report later on.

The business may require you to send them a copy of your FTC Identity Theft Report or complete a special dispute form. This [sample letter](#) can help.



Write down who you contacted and when.



Correct your credit report.



Write to each of the three credit bureaus. This [sample letter](#) can help.

Include a copy of your FTC Identity Theft Report and proof of your identity, like your name, address, and Social Security number.

Explain which information on your report came from identity theft.

Ask them to block that information.

[TransUnion.com](#)

Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016  
[1-800-680-7289](#)

[Equifax.com](#)

P.O. Box 105069  
Atlanta, GA 30348-5069  
[1-800-525-6285](#)

[Experian.com](#)

P.O. Box 9554  
Allen, TX 75013  
[1-888-397-3742](#)

If someone steals your identity, you have the right to remove fraudulent information from your credit report. This is called blocking. Once the information is blocked, it won't show up on your credit report, and companies can't try to collect the debt from you. If you have an FTC Identity Theft Report, credit bureaus must honor your request to block this information.

If you don't have an FTC Identity Theft Report, you still can [dispute incorrect information](#) in your credit file. It can take longer, and there's no guarantee that the credit bureaus will remove the information.





Consider adding an extended fraud alert or credit freeze.

| Extended Fraud Alert                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Credit Freeze                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| A company must contact you before granting new credit in your name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Limits access to your credit report unless you lift or remove it.                                                                               |
| Free to place and remove. Available if someone stole your identity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Free to place and remove. Available to anyone. Parents, guardians, and conservators can place for children under 16 or adults under their care. |
| Lasts for 7 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Lasts until you lift or remove it                                                                                                               |
| Set it by contacting <b>one</b> of the three nationwide credit bureaus. That one must tell the other two:<br><br>Report that someone stole your identity. Request an extended fraud alert.<br><br>Complete any necessary forms and send a copy of your FTC Identity Theft Report.                                                                                                                                                                                                                                                                                                                                                                                                      | Set it by contacting <b>each</b> of the three credit bureaus:<br><br>Request a credit freeze.<br><br>Complete any necessary forms.              |
| <div>Credit bureau contact information</div> <div><a href="https://TransUnion.com/credit-help">TransUnion.com/credit-help</a> </div> <div>888-909-8872</div> <div><a href="https://Experian.com/help">Experian.com/help</a> </div> <div>888-EXPERIAN (888-397-3742)</div> <div><a href="https://Equifax.com/personal/credit-report-services">Equifax.com/personal/credit-report-services</a> </div> <div>800-685-1111</div> |                                                                                                                                                 |

Extended fraud alerts and credit freezes can help prevent further misuse of your personal information. There are important differences. This chart can help you decide which might be right for you.



Review your credit reports often.



You can check your reports every week for free at [AnnualCreditReport.com](https://AnnualCreditReport.com). This can help you spot any new fraud quickly.

# Other Possible Steps

Depending on your situation, you might need to take additional steps.



Report a misused Social Security number.



Social Security card lost or stolen? [Apply online](#) for free to get a replacement card.



Do you think someone else is using your Social Security number for work? Review your Social Security work history by creating an account at [socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount). If you find errors, contact your [local SSA office](#).





Stop debt collectors from trying to collect debts you don't owe.

- ☐
- Write to the debt collector within 30 days of getting the collection letter. This [sample letter](#) can help.

Tell the debt collector someone stole your identity, and you don't owe the debt.

Send copies of your Identity Theft Report and any other documents that detail the theft.

- ☐
- Contact the business where the fraudulent account was opened.

Explain that this is not your debt.

Tell them to stop reporting this debt to the credit bureaus.

Ask for information about the debt, and how it happened. The business must give you details if you ask. This [sample letter](#) can help.

For example, if someone opened a credit card in your name, ask for a copy of the application and the applicant's signature.

- ☐
- If you haven't already, ask the credit bureaus to block information about this debt from your credit report.

The advice in [Disputing Errors on Credit Reports](#)  can help you block fraudulent information from your credit reports.

- ☐
- Write down who you contacted and when. Keep copies of any letters you send.



Replace government-issued IDs.



Social Security card lost or stolen? [Apply online](#) for free to get a replacement card.



Driver’s license lost or stolen? Contact the nearest [DMV branch](#) to report it.

The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a replacement license.



Passport lost or stolen? Call the State Department at [1-877-487-2778](#) or TTY [1-888-874-7793](#). If you want to replace the passport, you have several options:  
If you **are** traveling within the next two weeks, make an appointment to apply in person at a [Passport Agency or Center](#).  
  
If you **are not** traveling within two weeks, submit Form [DS-11 \[PDF\]](#) and [DS-64 \[PDF\]](#) in person at an authorized [Passport Application Acceptance Facility](#).



Clear your name of criminal charges



If someone is arrested and uses your name or personal information, contact the law enforcement agency that arrested the thief. You may need to check court records to find out where the thief was arrested.

File a report about the impersonation.

Give copies of your fingerprints, photograph, and identifying documents.

Ask the law enforcement agency to:

- compare your information to the imposter’s
- change all records from your name to the imposter’s name (if you know it)
- give you a "clearance letter" or "certificate of release" to declare your innocence

Keep the clearance letter or "certificate of release" with you at all times.

Write down who you contacted and when.



If a court prosecutes an identity thief using your name, contact the court where the arrest or conviction happened.

Ask the district attorney for records to help you clear your name in court records.

Provide proof of your identity.

Ask the court for a "certificate of clearance" that declares you are innocent.

Keep the “certificate of clearance” with you at all times.



Contact your [state Attorney General](#) .

Ask if your state has an "identity theft passport" (a tool you can use to resolve financial issues related to the identity theft) or some other special help for identity theft victims.

If you get an identity theft passport, keep it with you at all times.



Consider hiring a criminal defense lawyer. The [American Bar Association](#)  can help you find a lawyer.



Ask the law enforcement agency that arrested the thief which information brokers buy their records

Write to the brokers. Ask them to remove errors from your file.

Information brokers buy criminal records and sell information to employers and debt collectors.



Write down who you contacted and when. Keep copies of any letters you send.

# Steps For Certain Accounts

For certain types of accounts, you might have to contact additional offices.

Utilities

If someone used your information to get cable, electric, water, or other similar services, contact the service provider.

Tell them someone stole your identity.

Ask them to close the account.

For additional help, contact your [state Public Utility Commission](#)  and explain the situation.

Write down who you contacted and when. Keep copies of any letters you send.



Phones



Contact the National Consumer Telecom and Utilities Exchange and request your NCTUE Data Report. Review it for any accounts you don't recognize.  
[www.nctue.com](http://www.nctue.com)   
[1-866-349-5185](tel:1-866-349-5185)

What is the NCTUE data report? The NCTUE data report is a record of all telecommunication, pay TV and utility accounts reported by exchange members, including information about your account history, unpaid accounts and customer service applications.



If the service provider doesn't resolve the problem, file a complaint with the [Federal Communications Commission](#) at [1-888-225-5322](tel:1-888-225-5322) or TTY [1-888-835-5322](tel:1-888-835-5322).



Government Benefits



Contact the agency that issued the government benefit and explain that someone stole your identity. You can find contacts for federal government agencies [here](#) . You can find local government agencies [here](#) .

For Social Security Benefits, contact the SSA Office of the Inspector General at [www.socialsecurity.gov/oig](http://www.socialsecurity.gov/oig) or 1-800-269-0271.

For unemployment insurance benefits, visit the [U.S. Department of Labor](#) webpage for information about reporting it to the state that issued the benefits, and other important steps to take.

For Small Business Administration (SBA) Paycheck Protection Program and Economic Injury Disaster Loans, use [IdentityTheft.gov](http://IdentityTheft.gov) to complete an FTC Identity Theft Report. Save a copy to submit to the SBA. Next, visit [sba.gov/idtheft](http://sba.gov/idtheft) to report the identity theft to the SBA.



Ask what you need to do to fix the problem.



If you stopped receiving your benefits because of the identity theft, ask what you need to do to get them reinstated. You may need to appear in person or send something in writing.



Make a note of who you contacted and when.





Checking Accounts



Do you think someone opened a checking account in your name? Order a free copy of your ChexSystems report, which compiles information about your checking accounts.

To get your report, contact ChexSystems at [1-800-428-9623](tel:1-800-428-9623). Or visit their [website](#)

Then contact every financial institution where a new account was opened. Ask them to close the accounts.



If someone is writing bad checks against your account, contact your financial institution.

Ask them to stop payment on stolen checks and close your account.

Ask them to report the theft to its check verification system. The check verification system will tell businesses to refuse the stolen checks.

Also, contact any business that took the bad check. Explain that someone stole your identity. Act quickly, before they start collection action against you.

You also can contact check verification companies. Report that your checks were stolen. Ask them to tell businesses to refuse the stolen checks.

Telecheck [1-800-710-9898](tel:1-800-710-9898)

Certegy [1-800-437-5120](tel:1-800-437-5120)



If a business rejects your checks, ask the business for an explanation. The business must tell you what information led them to reject your check.



Write down who you contacted and when. Keep copies of any letters you send.



Student loans



Contact the school or program that opened the loan  
Explain the situation.

Ask them to close the loan, and send you a letter  
that says you aren’t responsible for the loan.



If this is a federal student loan, contact the [U.S. Department of Education Office of Inspector General](#)  
 hotline at [1-800-MISUSED \(1-800-647-8733\)](#).

If these steps don’t resolve your situation,  
contact the U.S. Department of Education  
Federal Student Aid Ombudsman at [1-877-557-2575](#) or [online](#) .



Write down who you contacted and when. Keep copies  
of any letters you send.





Small Business Administration loans (PPP, EIDL)

- ☐
- Follow these steps if someone used your Social Security number or other personal information without your permission to get an SBA Paycheck Protection Program (PPP) loan or COVID-19 Economic Injury Disaster Loan (EIDL).

Report the identity theft to the Federal Trade Commission (FTC) at [IdentityTheft.gov](https://www.identitytheft.gov). You'll get an FTC Identity Theft Report and a personal recovery plan.

Save a copy of your FTC Identity Theft Report. You'll need to submit it to the SBA.

Follow the personal recovery plan to stop further misuse of your personal information and help repair the damage the identity theft caused.

- ☐
- Visit the SBA's website at [www.sba.gov/idtheft](https://www.sba.gov/idtheft) . Follow the steps there to report the identity theft to the SBA. You must report to the SBA to start the SBA review process.

For questions about COVID-19 EIDL loan identity theft, contact the SBA COVID-19 EIDL Customer Service Center at [833-853-5638](tel:833-853-5638) or by email at [IDTheftRecords@sba.gov](mailto:IDTheftRecords@sba.gov).

For questions about PPP identity theft, contact the SBA by email at [PPPIDTheftInquiries@sba.gov](mailto:PPPIDTheftInquiries@sba.gov).

- ☐
- If the identity theft involved a PPP loan and you know the private lender that issued the loan, contact that lender, too.

Explain that an identity thief used your personal information to get the PPP loan without your knowledge or authorization and that the loan is fraudulent.

Ask the lender to release you from the loan and take all steps required to remove information about the loan from your credit files.

Ask the lender to send you a letter explaining the actions it has taken.

Write down who you spoke with and when. You may need to contact the lender again.

Know that the lender may require a copy of your FTC Identity Theft Report and other documents. This sample letter <https://www.identitytheft.gov/#/Sample-Letters/small-business-administration> can help.



Apartment or House Rentals



Ask the landlord who rented the property to the identity thief what tenant history services they use. Contact those companies. Ask for a copy of your tenant history report, and ask what steps you need to take to correct fraudulent information in the report.

What's a tenant history report? There are several companies that collect and sell information about renters – such as how often a renter was late or if a renter has ever been evicted. If someone leased an apartment in your name, you'll want to correct any errors in your tenant history reports.



Write down who you contacted and when. Keep copies of any letters you send.



Investment accounts



Call your broker or account manager, and describe the situation.



Write down who you contacted and when. Keep copies of any letters you send.



Bankruptcy filed in your name



Write to the [U.S. Trustee](#) in the region where the bankruptcy was filed. Describe the situation and provide proof of your identity.

The U.S. Trustee Program refers cases of suspected bankruptcy fraud to the U.S. Attorneys for possible prosecution. The U.S. Trustee can't give you legal help, so you may need to hire an attorney.



Consider hiring an attorney. The [American Bar Association](#) or a local [legal services provider](#) can help you find a lawyer.

An attorney can explain to the court that the bankruptcy filing was fraudulent.



Write down who you contacted and when. Keep copies of any letters you send.

Special Forms of Identity Theft



Tax Identity Theft



If you get an IRS notice in the mail that says someone used your Social Security number to get a tax refund, follow the instructions provided in the letter.

Did the notice say you were paid by an employer you don't know? Send a letter to the employer too, explaining that someone stole your identity and that you don't work for the employer.



Submit an [IRS Identity Theft Affidavit \(Form 14039\)](#) [PDF] to the IRS if you haven't already. Follow the instructions on the Form to mail or fax it to the IRS.

For information about how the IRS responds to identity theft, visit [IRS Identity Theft Victim Assistance: How It Works](#).



File your tax return, and pay any taxes you owe.

You might have to mail paper tax returns.



Write down who you contacted and when. Keep copies of any letters you send.

If these steps don't resolve your situation, contact the IRS for specialized assistance at [1-800-908-4490](#).



Place a fraud alert. Contact one of the three credit bureaus. That company must tell the other two.  
[TransUnion.com/credit-help](#)  
[888-909-8872](#)  
[Experian.com/help](#)  
[888-EXPERIAN \(888-397-3742\)](#)

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)   
[800-685-1111](tel:8006851111)



Get your free credit reports from TransUnion, Experian, and Equifax. Go to [annualcreditreport.com](https://annualcreditreport.com)  or call [1-877-322-8228](tel:18773228228)

Review your reports. If you find any accounts or charges you don't recognize, follow the steps in [What to Do Next](#).

Child Identity Theft

- Did someone use your child's information to commit fraud? Call the company where the fraud occurred.

Explain that someone stole your child's identity and opened a fraudulent account. Explain that your child is a minor, and cannot enter into legal contracts.

Ask them to close the fraudulent account and send you a letter confirming that your child isn't liable for the account.

Send a follow-up letter and include your child's FTC Identity Theft Report and a copy of your child's birth certificate.

Make a note of who you contacted and when.

- To find out if your child has a credit report, request a manual search for your child's Social Security number. Each credit bureau has its own process for this:

Experian

 - Click on "Minor child instructions" under "Additional resources"

TransUnion

Equifax

Why check for a credit report? Generally, children won't have credit reports — unless someone is using their information for fraud.

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

- Request a free credit freeze, also known as a security freeze, to make it harder for someone to open new accounts in your child's name. Contact each credit bureau separately and follow its instructions for placing a freeze for a minor:

Equifax.com/personal/credit-report-services

 800-685-1111

Experian.com/help

 888-EXPERIAN (888-397-3742)

TransUnion.com/credit-help

 888-909-8872

Did someone file taxes using your child's Social Security number? Complete [IRS Identity Theft Affidavit \(Form 14039\)](#).  
Mail or fax the form according to the instructions. If that doesn't resolve the problem, contact the IRS for specialized assistance at [1-800-908-4490](#).



 Medical Identity Theft



If you suspect that someone used your information to get medical services, get copies of your medical records:

    Contact each doctor, clinic, hospital, pharmacy, laboratory, and health plan where the thief may have used your information. Ask for copies of your medical records.

    Complete the providers’ records request forms and pay any fees required to get copies of your records.

    Check your [state’s health privacy laws](#) . Some state laws make it easier to get copies of your medical records.

Federal law gives you the right to know what’s in your medical files.

Did your provider refuse to give you copies of the records to protect the identity thief’s privacy rights? You can appeal. Contact the person listed in your provider’s Notice of Privacy Practices, the patient representative, or the ombudsman. Explain the situation and ask for your file.

If the provider refuses to provide your records within 30 days of your written request, you may complain to the [U.S. Department of Health and Human Services Office for Civil Rights](#) .



Review your medical records, and report any errors to your health care provider.

    Write to your health care provider to report mistakes in your medical records.

    Include a copy of the medical record showing the mistake.

    Explain why this is a mistake, and how to correct it.

    Include a copy of your FTC Identity Theft Report.

    Send the letter by certified mail, and ask for a return receipt.

Your health care provider should respond to your letter within 30 days. Ask the provider to fix the mistake and notify other health care providers who may have the same mistake in their records.



Notify your health insurer.

    Send your FTC Identity Theft Report to your health insurer’s fraud department. Tell them about any errors in your medical records.



If there are medical billing errors on your credit report, notify all three credit reporting companies by following the steps under [What to Do Next](#).



Write down who you contacted and when. Keep copies of any letters you send.

