

Identify Theft Recovery Plan

1. Report identify theft to the Federal Trade Commission

Contact the Federal Trade Commission (FTC) as soon as possible. The FTC can create a report you can use to validate the identity theft to businesses and financial institutions. You can fill these reports out online at identitytheft.gov or by calling **1-877-438-4338**.



2. Contact credit reporting agencies to place fraud alerts on your credit report

A fraud alert is free and will make it harder for someone to open new accounts in your name. When you have an alert on your credit report, a business must verify your identity before it issues new credit in your name. The fraud alert will remain active for one year. You can also renew the fraud alert after one year. After notifying one credit reporting agency of fraud, the agency must notify the other two agencies.

You should receive a letter from each credit bureau confirming they placed a fraud alert on your credit report.

EQUIFAX[®]

Equifax Alerts
1-800-525-6285

experian[™]

Experian Fraud Center
1-888-397-3742

TransUnion[™]

TransUnion Fraud Alert
1-888-909-8872

3. Obtain a copy of your credit report

You are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting companies.

You can order a copy of your credit report online from annualcreditreport.com, the only authorized website for free credit reports, or call **1-877-322-8228**. You will need to provide your name, address, social security number, and date of birth to verify your identity.

If damaging transactions related to identify theft is listed, ask the credit reporting agencies to block the reporting of this information on your credit reports. If this information is not blocked, purchases from the thief will remain on your credit report.

4. Report identity theft to local authorities

The FTC recommends reporting identity theft to local police or Sheriff's Office in these three cases:

- You know the identity thief, or you have other information that could aid a police investigation.
- An identity thief used your name in an encounter with the police (e.g. speeding violation).
- A creditor, debt collector, or other affected party insists you produce a police report.

If you do notify local authorities, obtain a copy of the police report. Other companies may require copies.

5. Notify your bank and credit card companies

Your bank and credit card companies can help you lessen the damage by putting a freeze on your account and not allowing anything to post your account.

You can also close your current accounts and open new ones. This will prevent anyone with your old account information from accessing your funds.



6. Contact any companies reporting fraudulent activity

Customer Service for the companies where fraudulent activity took place will note that it was fraudulent and will often refund any money.

Ask that the company stop reporting inaccurate information to the credit bureaus, and to report the corrected information.

7. Notify your health insurance company and medical providers

Notify insurance and medical providers of the identify theft incident. Be sure to review Explanation of Benefits statements to ensure that someone is not receiving medical care in your name.

8. Contact the Internal Revenue Service

Contact the Internal Revenue Service (IRS) to ensure that you are not the victim of a tax-related identity theft.

For additional resources, visit: <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>

9. Notify utilities where you hold accounts (i.e., electric, water, phone, etc.)

With your information, thieves can open accounts in your name almost anywhere, and leave the bill unpaid. Notify these companies to prevent this from happening.

10. Consider purchasing identity theft protection services

Many companies offer identity theft protection services. While no service can protect you from having your personal information stolen, these companies do offer monitoring and recovery services. Monitoring services watch for signs that an identity thief may be using your personal information. Recovery services help you deal with the effects of identity theft after it happens.

For additional resources related to identify theft, please visit the following websites:

- <https://identitytheft.gov/>
- <https://www.annualcreditreport.com/protectYourIdentity.action>