

# 1 Place an Initial Fraud Alert

Three nationwide credit reporting companies keep records of your credit history. If you think someone has misused your personal or financial information, call 1 of the companies and ask them to put an initial fraud alert on your credit report. You must provide proof of your identity. The company you call must tell the other companies about your alert.

An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit in your name, so it may try to contact you. Be sure the credit reporting companies have your current contact information so they can get in touch with you. The initial alert stays on your report for 90 days. It allows you to order 1 free copy of your credit report from each of the 3 credit reporting companies.

## HOW TO PLACE A FRAUD ALERT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact 1 credit reporting company.	<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="text-align: center;"> <p><b>Equifax</b> 1-800-525-6285</p> </div> <div style="text-align: center;"> <p><b>Experian</b> 1-888-397-3742</p> </div> <div style="text-align: center;"> <p><b>TransUnion</b> 1-800-680-7289</p> </div> </div> <ul style="list-style-type: none"> <li><input type="checkbox"/> Report that you are an identity theft victim.</li> <li><input type="checkbox"/> Ask the company to put a fraud alert on your credit file.</li> <li><input type="checkbox"/> Confirm that the company you call will contact the other 2 companies.</li> </ul> <p><i>Placing a fraud alert is free. The initial fraud alert stays on your credit report for 90 days.</i></p> <p><i>Be sure the credit reporting companies have your current contact information so they can get in touch with you.</i></p>
<input type="checkbox"/> Learn about your rights.	<p><i>The credit reporting company will explain that you can get a free credit report, and other rights you have.</i></p>
<input type="checkbox"/> Mark your calendar.	<p><i>The initial fraud alert stays on your report for 90 days. You can renew it after 90 days.</i></p>
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"> <li><input type="checkbox"/> Record the dates you made calls or sent letters.</li> <li><input type="checkbox"/> Keep copies of letters in your files.</li> </ul>

## Consider Requesting a Credit Freeze

You may want to contact the credit reporting companies to place a credit freeze on your credit file. A credit freeze means potential creditors cannot get your credit report. That makes it less likely an identity thief can open new accounts in your name. The cost to place and lift a freeze depends on state law. In many states, identity theft victims can place a freeze for free, but in others, victims must pay a fee, which is usually about \$10. If you have a police report, you may be able to place or lift a freeze for free.

Putting a credit freeze on your credit file does not affect your credit score. If you place a credit freeze on your credit file, you can:

- get a copy of your free annual credit report
- open a new account, apply for a job, rent an apartment, buy insurance, refinance your mortgage, or do anything else that requires your credit report

If you want a business, lender, or employer to be able to review your credit report, you must ask the credit reporting company to lift the freeze. You can ask to lift the freeze temporarily or permanently. You may be charged a fee to lift the freeze.

## HOW TO REQUEST A CREDIT FREEZE

STEP BY STEP:	NOTES:			
<input type="checkbox"/> Contact your state Attorney General's office.	<p><i>Find your state Attorney General's office at <a href="http://www.naag.org">www.naag.org</a> to determine what your state allows.</i></p> <input type="checkbox"/> Ask if there is a fee for putting a freeze on your credit file. <input type="checkbox"/> Ask how long the freeze lasts.			
<input type="checkbox"/> Contact each credit reporting company.	<table border="0" style="width: 100%;"> <tr> <td style="text-align: center; vertical-align: top;"><i><b>Equifax</b></i> 1-800-525-6285</td> <td style="text-align: center; vertical-align: top;"><i><b>Experian</b></i> 1-888-397-3742</td> <td style="text-align: center; vertical-align: top;"><i><b>TransUnion</b></i> 1-800-680-7289</td> </tr> </table> <input type="checkbox"/> Report that you are an identity theft victim. <input type="checkbox"/> Ask the company to put a freeze on your credit file. <input type="checkbox"/> Pay the fee required by state law.	<i><b>Equifax</b></i> 1-800-525-6285	<i><b>Experian</b></i> 1-888-397-3742	<i><b>TransUnion</b></i> 1-800-680-7289
<i><b>Equifax</b></i> 1-800-525-6285	<i><b>Experian</b></i> 1-888-397-3742	<i><b>TransUnion</b></i> 1-800-680-7289		
<input type="checkbox"/> Mark your calendar.	<p><i>Your state law determines how long the credit freeze lasts.</i></p>			
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.			

## 2 Order Your Credit Reports

After you place an initial fraud alert, the credit reporting company will explain your rights and how you can get a copy of your credit report. Placing an initial fraud alert entitles you to a free credit report from each of the 3 credit reporting companies.

### HOW TO ORDER YOUR FREE CREDIT REPORTS

STEP BY STEP:	NOTES:						
<input type="checkbox"/> Contact each credit reporting company.	<table border="0"><tr><td data-bbox="565 587 829 651"><b>Equifax</b> 1-800-525-6285</td><td data-bbox="834 587 1138 651"><b>Experian</b> 1-888-397-3742</td><td data-bbox="1143 587 1481 651"><b>TransUnion</b> 1-800-680-7289</td></tr><tr><td colspan="3" data-bbox="565 689 1481 832"><input type="checkbox"/> Explain that you placed an initial fraud alert. <input type="checkbox"/> Order your free copy of your credit report. <input type="checkbox"/> Ask each company to show only the last 4 digits of your Social Security number on your report.</td></tr></table>	<b>Equifax</b> 1-800-525-6285	<b>Experian</b> 1-888-397-3742	<b>TransUnion</b> 1-800-680-7289	<input type="checkbox"/> Explain that you placed an initial fraud alert. <input type="checkbox"/> Order your free copy of your credit report. <input type="checkbox"/> Ask each company to show only the last 4 digits of your Social Security number on your report.		
<b>Equifax</b> 1-800-525-6285	<b>Experian</b> 1-888-397-3742	<b>TransUnion</b> 1-800-680-7289					
<input type="checkbox"/> Explain that you placed an initial fraud alert. <input type="checkbox"/> Order your free copy of your credit report. <input type="checkbox"/> Ask each company to show only the last 4 digits of your Social Security number on your report.							
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.						

#### Contact Businesses

If you know which of your accounts have been tampered with, contact the related businesses. Talk to someone in the fraud department, and follow up in writing. Send your letters by certified mail; ask for a return receipt. That creates a record of your communications.

When you read your credit report, you may find unauthorized charges or accounts. Learn how to review your credit report and dispute errors on page 13.

# 3 Create an Identity Theft Report

An Identity Theft Report helps you deal with credit reporting companies, debt collectors, and businesses that opened accounts in your name. You can use the Report to:

- get fraudulent information removed from your credit report
- stop a company from collecting debts that result from identity theft, or from selling the debt to another company for collection
- place an extended fraud alert on your credit report
- get information from companies about accounts the identity thief opened or misused

## Creating an Identity Theft Report Involves 3 Steps:

- 1 Submit a complaint about the theft to the FTC. When you finish writing all the details, print a copy of the report. It will print as an Identity Theft Affidavit.
- 2 File a police report about the identity theft, and get a copy of the police report or the report number. Bring your FTC Identity Theft Affidavit when you file a police report.
- 3 Attach your FTC Identity Theft Affidavit to your police report to make an Identity Theft Report.

Some companies want more information than the Identity Theft Report includes, or want different information. The information you need to provide depends on the policies of the credit reporting company and the business that sent the information about you to the credit reporting company.



# HOW TO REPORT IDENTITY THEFT TO THE FTC AND PRINT AN FTC IDENTITY THEFT AFFIDAVIT

**ONLINE**

STEP BY STEP:	NOTES:
<input type="checkbox"/> Complete the FTC's online complaint form.	<p><i>www.ftc.gov/complaint</i></p> <input type="checkbox"/> Complete the complaint form with as many details as you know. <input type="checkbox"/> Review the form and click "submit." <input type="checkbox"/> Save the complaint reference number that appears after you submit your information.  <i>You'll need your complaint reference number to update your complaint online or by phone.</i>
<input type="checkbox"/> Save or print your FTC Identity Theft Affidavit.	<input type="checkbox"/> Click on the words "Click here to get your completed FTC Identity Theft Affidavit."  <i>Before you leave that screen, be sure you saved or printed your Affidavit. You cannot save or print it after you leave this screen.</i>

**OR**

**BY PHONE**

STEP BY STEP:	NOTES:
<input type="checkbox"/> Call the FTC.	<p><i>1-877-438-4338</i>  <i>1-866-653-4261 (TTY)</i></p> <input type="checkbox"/> Tell the representative what happened. <input type="checkbox"/> Ask for your complaint reference number and Affidavit password.  <i>The FTC representative will email you a link so you can get your Affidavit.</i>
<input type="checkbox"/> Save or print your FTC Identity Theft Affidavit.	<input type="checkbox"/> Go to the link the representative sent you. <input type="checkbox"/> Enter your complaint reference number, Affidavit password, and your email address. <input type="checkbox"/> Print or save your Identity Theft Affidavit.

**THEN**

STEP BY STEP:	NOTES:
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you filed your complaint. <input type="checkbox"/> Keep copies of your Affidavit in your files.
<input type="checkbox"/> If necessary, call the FTC to update your complaint.	<p><i>1-877-438-4338</i>  <i>1-866-653-4261 (TTY)</i></p> <i>Be ready to provide your complaint reference number.</i>

## HOW TO FILE A POLICE REPORT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Go to your local police department or the police department where the theft occurred.	<input type="checkbox"/> Bring a copy of your FTC Identity Theft Affidavit and any other proof of the theft. <input type="checkbox"/> Complete a report about the theft. <input type="checkbox"/> Ask to have a copy, or the number, of the report.  <i>In some states, police must take your report. Visit <a href="http://www.naag.org">www.naag.org</a> to see what your state law requires.</i> <i>If the police won't take a report about the identity theft, ask if you can file a "miscellaneous incidents" report, or go to a different police station, or the sheriff's department, state police or federal authority.</i> <i>You can give police a copy of the FTC's Memo to Law Enforcement, which explains how Identity Theft Reports are important to victims. See the memo in the back of this book on page D-1.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or visits. <input type="checkbox"/> Record your police report number. <input type="checkbox"/> Keep a copy of your police report in your files.

## HOW TO CREATE YOUR IDENTITY THEFT REPORT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Attach your FTC Identity Theft Affidavit to your police report.	<input type="checkbox"/> Keep a complete copy in your files.

## Consider Placing an Extended Fraud Alert

If you are a victim of identity theft and have created an Identity Theft Report, you can place an extended fraud alert on your credit file. It stays in effect for 7 years. When you place an extended alert:

- you can get 2 free credit reports within 12 months from each of the 3 nationwide credit reporting companies
- the credit reporting companies must take your name off marketing lists for prescreened credit offers for 5 years, unless you ask them to put your name back on the list

## HOW TO PLACE AN EXTENDED FRAUD ALERT

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact each credit reporting company. <i>See contact info on inside back cover.</i>	<input type="checkbox"/> Ask the company to place an extended fraud alert on your credit file. <i>The company may have you complete a request form.</i> <input type="checkbox"/> Include a copy of your Identity Theft Report when you submit the form and your letter. <i>Placing an extended fraud alert is free.</i>
<input type="checkbox"/> Mark your calendar.	<i>The extended alert stays in effect for 7 years.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.