

# Identity Theft



FEDERAL TRADE COMMISSION

[IdentityTheft.gov](https://www.IdentityTheft.gov)



# What is identity theft?

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Identity theft happens when someone uses your personal or financial information without your permission. They might steal your name and address, credit card or bank account numbers, Social Security number, or medical insurance account numbers, and use them to:

- buy things with your credit cards
- get new credit cards in your name
- open a phone, electricity, or gas account in your name
- get a job
- steal your tax refund
- get medical care
- pretend to be you if they're arrested

# How do I protect myself from identity theft?

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Identity theft can happen to anyone. To lessen the chance someone will steal your identity:

- **Place a credit freeze on your credit reports.** A credit freeze keeps people from getting into your report. While a freeze is in place, nobody can open a new credit account. It is free to place and lift. To place one, contact each of the three credit bureaus: Experian, TransUnion, and Equifax. Find their contact information at **[IdentityTheft.gov](https://www.identitytheft.gov)**.

- **Protect documents that have personal information.** Keep official documents like your birth certificate, Social Security card, and account statements in a safe place. Shred any documents that reveal your personal information before you throw them away.
- **Don't share your Social Security number with someone who contacts you unexpectedly.** Even if they have the last four digits and say they're from the Social Security Administration, the IRS, your bank, or another organization you know. They're not. It's a scam.
- **Protect your information online and on your phone.** Use passwords that are hard to guess. And add two-factor authentication, like a code you get by text message, for accounts that offer it.
- **Review your bills and bank account statements.** Look for charges for things you didn't buy, transfers you didn't make, or an unexpected bill.

## How will I know if someone steals my identity?

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Here are some ways you might find out someone has stolen your identity:

- **Read your bills.** Do you see charges for things you didn't buy?
- **Watch your bank account statement.** Are there withdrawals you didn't make? Are there changes you didn't expect?

- **Check your mail.** Did you stop getting a bill? Did you get a bill for an account you never opened? Or did you get a letter about an employer you don't recognize?
- **Get your credit report.** Are there accounts or other information you don't recognize? To get your report, call Annual Credit Report at 877-322-8228, or go to **AnnualCreditReport.com**. Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. The three bureaus also let you check your credit report once a week for free at **AnnualCreditReport.com**.

## What do I need to do right away if my identity is stolen?

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

- Ask for the fraud department. Explain that someone stole your identity.
- Tell 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.

**Step 2:** Place a fraud alert and get your credit reports, even if you already have a credit freeze in place. When you have a fraud alert on your credit report, a business has to verify your identity before it opens a new credit account in your name. A fraud alert lasts one year, but you can renew it.

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

**Experian.com/help**

888-EXPERIAN (888-397-3742)

**TransUnion.com/credit-help**

888-909-8872

**Equifax.com/personal/credit-report-services**

800-685-1111

- Get your free credit reports from Equifax, Experian, and TransUnion. Go to **AnnualCreditReport.com** or call 877-322-8228. Review your reports. Look for accounts or transactions you don't recognize. The three bureaus let you check your credit report once a week for free at **AnnualCreditReport.com**.

**Step 3:** Report identity theft to the FTC. You'll get a free personal recovery plan with next steps.

- To report in English, go to **IdentityTheft.gov**
- To report in Spanish, go to **RoboIdentidad.gov**
- If you're more comfortable reporting in another language, call 877-438-4338 and press 3 to report in your preferred language. Interpreters are available from 9:00am – 5:00pm ET.

**IdentityTheft.gov** offers detailed advice to help you fix problems caused by identity theft, along with the ability to

- get a personal recovery plan that walks you through each step
- update your plan and track your progress
- print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors

There's advice for more than 30 types of identity theft. You'll also learn what to do if your information was lost or exposed in a data breach.

