

# 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 Identity Theft Report.

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

- Place a free, 90-day fraud alert by contacting one of the three credit bureaus. That company must tell the other two.
  - [Experian.com/fraudalert](https://Experian.com/fraudalert) 
  - [1-888-397-3742](tel:1-888-397-3742)
  - [TransUnion.com/fraud](https://TransUnion.com/fraud) 
  - [1-800-680-7289](tel:1-800-680-7289)
  - [Equifax.com/CreditReportAssistance](https://Equifax.com/CreditReportAssistance) 

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 90 days.

[1-888-766-0008](tel:1-888-766-0008)

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](tel:1-877-322-8228).

Did you already order your free annual reports this year? If so, you can pay to get your report immediately. Or follow the instructions in the fraud alert confirmation letter from each credit bureau to get a free report. That might take longer.

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.)

[FTC's Memo to Law Enforcement](#)

[\[PDF\]](#) 



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.