

What should I do...

My identity has been stolen!

If you think your identity has been stolen, here are three steps you should immediately take that can limit the amount of damage to your finances and credit score. File a police report and alert the proper authorities to ensure all necessary steps are taken to limit your liability.

Step 1: Tell your bank & close your credit cards

Credit cards are often the first and favorite target for identity theft. Whether your wallet has been stolen or hackers have snatched your credit card details, your personal information can be used immediately to make purchases and borrow cash against your credit limit. By closing these accounts, you prevent further financial damage in your name.

Act now! Call the customer service number on the back of your credit cards. If your wallet has been stolen, find the contact information on past bills or get a general number through an operator. The customer service representatives can help ensure that you will not be responsible for any purchases made via identity theft.

Also, while you may not need to close your checking or savings accounts, contact your bank or financial institution and alert them of the identity theft. This allows the bank to monitor your account for suspicious activity.

Step 2: Alert a credit reporting agency

There are three major credit report agencies that collect credit history on consumers and deliver a calculated score based on factors such as repayment behavior. An identity thief may attempt to contact one of these agencies to change the name or address associated with your account. Alerting the agency will allow them to closely monitor your account for suspicious requests and to contact you when such requests are made.

Act now! Contact one of the agencies below. Each can quickly assist your request to monitor your account for unusual activity.

Equifax: **(800) 685-1111**

Experian: **(888) 397-3742**

TransUnion: **(800) 916-8800**

Step 3: Contact the Federal Trade Commission (FTC)

The FTC has an initiative to collect details about victims of identity theft. By filing your complaint, you help federal authorities understand the methods and targets of identity thieves and aid them in tracking down these criminals to prevent future theft.

Act now! You can contact the FTC through their toll-free hotline **(877) IDTHEFT** (877-438-4338).