



Steps to Take If You Are a Victim of Identity Fraud

What should you do if you are a victim of identity fraud?

- Call your bank and credit card issuers immediately so they can close your accounts.
- Contact the fraud unit of the three credit reporting agencies. Place a fraud alert on your credit report and consider placing a credit freeze so the criminal can't open new accounts. The fraud unit numbers are:
Equifax: (800) 525-6285
Experian: (888) 397-3742
TransUnion: (800) 680-7289
- Report the fraud to the Federal Trade Commission at consumer.gov/idtheft or call 1-877-IDTHEFT (1-877-438-4338).
- File a police report.
- Make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down names, titles and phone numbers in case you need to re-contact them or refer to them in future correspondence.
- To keep track of your activities while working on this, consider using the Customer Account Record and Activity Log from the American Bankers Association at aba.com/GetSmart.

For more advice, visit the FTC's website at consumer.gov/idtheft