



# Identity Theft Recovery Checklist

## 1. Contact your financial institutions

Contact your banking institutions to tell them your identity has been stolen. Ask them to freeze spending on your old cards and send replacements with new numbers.

## 2. File a fraud alert and initiate a credit freeze

### File a fraud alert

You only need to contact one credit bureau—after you file a fraud alert with one credit bureau, it must tell the other agencies.

**Experian:** [Visit site](#) or call 1-888-397-3742 | **TransUnion:** [Visit site](#) or call 800-680-7289 | **Equifax:** [Visit site](#) or call 800-525-6285

### Initiate a credit freeze

You need to contact all three credit bureaus separately. Use the websites below to get started.

[Contact Experian](#) | [Contact TransUnion](#) | [Contact Equifax](#)

Notes

## 3. Go through credit reports and bank statements

Visit [annualcreditreport.com](https://annualcreditreport.com) to get your free credit reports or call 1-877-322-8228.

Look through your credit reports for suspicious information

Gather the last 12 to 18 months of bank and credit card statements and look for any fraudulent charges. If you find something, contact your bank immediately.

## 4. File an ID theft report with the FTC and make a local police report

Visit [identitytheft.gov](https://identitytheft.gov) to file an identity theft report with the FTC

## 5. Dispute fraudulent charges and credit report information

Contact each business you have a fraudulent charge with and ask them to remove the charges or close accounts that were opened in your name.

Look through the FTC's [company contact list](#)

Send letters to each credit bureau asking them to block fraud-related information from your report. The FTC created a [sample letter](#) to get you started.

## 6. Check government guides for special circumstances

[Child identity theft guide](#) | [Medical ID fraud](#) | [Taxes and identity theft](#)

## 7. Take extra measures to protect yourself in the future

Update all your accounts with new passwords.

Pay with credit cards instead of debit cards when possible.

Set a calendar reminder to check your bank/credit card statements every month.

Consider setting up an extended fraud alert with each credit bureau:

[Experian](#) | [Equifax](#) | [TransUnion](#)

Consider signing up for [identity theft protection](#) for help monitoring your information.