

Recovering from ID Theft



What Victims Should Do Next

If your identity is stolen, the sooner you discover it, the sooner you can take the steps necessary to fix it. Do not let fear, ignorance or embarrassment keep you from doing what you need to do to protect your finances, your property and most importantly, yourself!

1. **Let all of your creditors know that your ID has been stolen.** Be sure to keep track of who you talked to, when you talked to them and their job titles and phone numbers. Remember, the sooner you notice and report any discrepancies on your accounts, the easier it is to dispute them.
2. **Close your accounts.** Send confirmation that you are closing your accounts in writing, by certified mail, return receipt requested. Keep copies of everything.
3. **When you open new accounts, put passwords on them** (do not use a password that relates back to personal information that someone can guess).
4. **Contact the issuing agency of any IDs that were taken**—driver’s license, state ID, employment ID. Do not just cancel and replace, ask the agency to put a caution or flag on your file so nobody else can get replacements.
5. **File a police report** and make copies of that report to send to your creditors. Do this in person rather than using an automated report. If your police department does not take identity theft reports, ask to file a “Miscellaneous Incident Report.” If you are still unable to file a report, contact your state Attorney General to find out exactly what your state’s law is in regards to identity theft.
6. **Find out from each creditor just what it is you need to do to clear up the mess,** and then do it, keeping track of everyone you talk to and everything you do.
7. **Once all the disputed charges have been taken off your accounts** and everything is resolved, **have those companies send you a letter that states in writing that the disputed accounts are closed** and the fraudulent debts discharged. File and keep copies of these letters to use if this erroneous information reappears on your credit report.
8. **Follow up to make sure everything has been taken care of** and keep checking your accounts regularly.
9. **Report the theft or fraud to the three major credit bureaus.** Have them place a fraud alert on your account so that new lines of credit cannot be opened without explicit confirmation by you.
10. **Do not fall for so-called credit repair scams.** The only information that can be removed from your credit reports is inaccurate information, and that is something you can do for yourself.