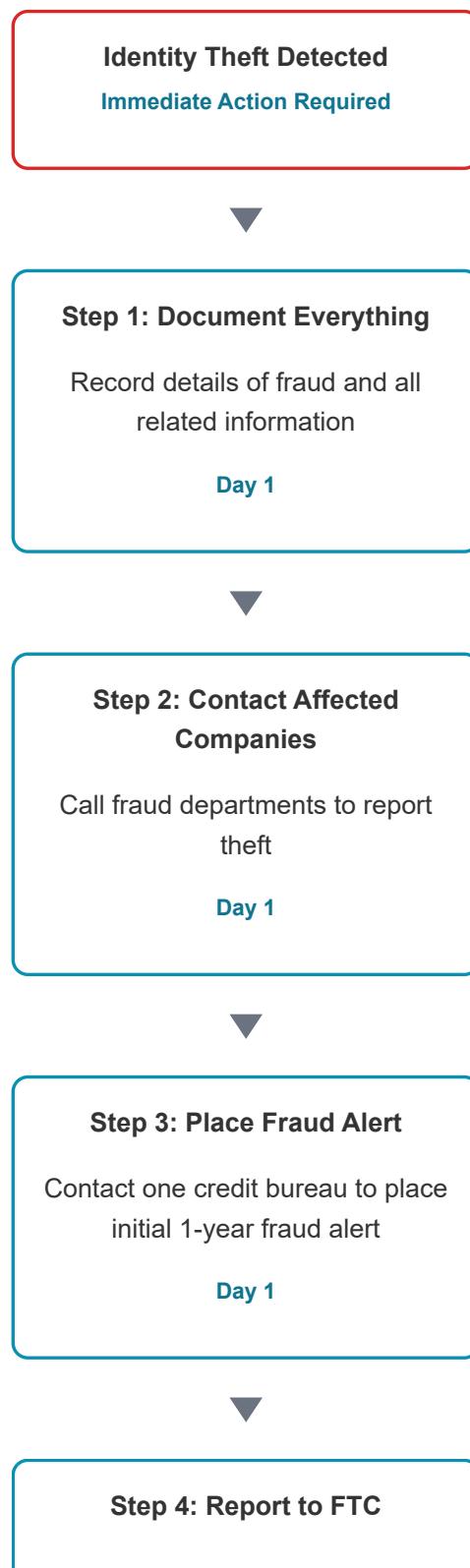


Identity Theft Response Flowchart

Step-by-Step Guide for Responding to Identity Theft

This flowchart provides a clear path to follow if you discover you're a victim of identity theft. The steps are organized in order of priority to help you respond effectively and minimize damage. Follow each step and refer to the detailed notes for specific actions to take at each stage.



File report at IdentityTheft.gov

Day 1-2

Is a police report necessary?

(Criminal activity or required by creditors)

YES

NO

File Police Report

Bring FTC report, ID, proof of address, and evidence

Day 2-3

Continue to Next Step

Step 5: Consider Credit Freeze

Contact all three credit bureaus

Day 2-3

Step 6: Review Credit Reports

Request and review reports from all three bureaus

Day 3-7

Do reports show additional fraud?

YES

NO

Dispute Fraudulent Items

Contact bureaus and creditors to dispute each item

Week 1-2

Continue to Next Step

Step 7: Replace Compromised Documents

Replace ID cards, account numbers, etc.

Week 1-4

Step 8: Set Up Ongoing Monitoring

Implement continuous credit monitoring

Week 2-4

Ongoing: Track Progress

Monitor accounts, follow up on disputes, and maintain records

Detailed Action Steps

Step 1: Document Everything

- Create a dedicated folder or notebook for all identity theft-related information
- Write down when you discovered the theft and what you found
- Save copies of all statements showing fraudulent transactions
- Keep a log of all conversations, including dates, names, and what was discussed
- Save all emails, letters, and other communications

Step 2: Contact Affected Companies

- Call the fraud department, not general customer service
- Ask them to close or freeze affected accounts
- Change logins, passwords, and PINs for all accounts
- Request they send you confirmation of account closures and fraud removal
- Ask about their specific processes for handling identity theft

Step 3: Place Fraud Alert

- Contact one of the three credit bureaus (Equifax, Experian, or TransUnion)
- Request a 1-year initial fraud alert (free)
- The bureau you contact will inform the other two
- Fraud alerts make it harder for identity thieves to open accounts in your name
- Consider an extended fraud alert (7 years) after completing FTC report

Step 4: Report to FTC

- Go to IdentityTheft.gov to file an Identity Theft Report
- Complete the online questionnaire with as much detail as possible
- Print and save your FTC Identity Theft Report
- Follow the personalized recovery plan provided by the FTC
- Use the pre-filled letters and forms provided to communicate with companies

Step 5: Consider Credit Freeze

- Contact all three credit bureaus individually to place freezes
- Create accounts on each bureau's website to manage your freeze
- Save your PINs or passwords for each bureau
- Understand that you'll need to temporarily lift the freeze when applying for credit
- Credit freezes are free and last until you remove them

Step 6: Review Credit Reports

- Request free reports from all three bureaus at AnnualCreditReport.com
- Note, you can request weekly free reports until further notice
- Review each report carefully for accounts or inquiries you don't recognize
- Check personal information for accuracy (addresses, employers, etc.)
- Mark every questionable item for dispute

Step 7: Replace Compromised Documents

- Driver's license or state ID: Contact your state DMV
- Social Security card: Apply at ssa.gov or local Social Security office

- Passport: Report at travel.state.gov and apply for replacement
- Credit/debit cards: Contact issuer for replacement with new numbers
- Bank accounts: Close affected accounts and open new ones with different numbers

Step 8: Set Up Ongoing Monitoring

- Consider a credit monitoring service
- Set up account alerts for all financial accounts
- Check credit reports regularly (at least quarterly)
- Consider identity theft insurance
- Update passwords and security questions for all accounts

Important Contact Information

Federal Trade Commission (FTC)

IdentityTheft.gov
1-877-438-4338

Credit Bureaus

Equifax: 1-800-685-1111 or equifax.com
Experian: 1-888-397-3742 or experian.com
TransUnion: 1-888-909-8872 or transunion.com

Financial Accounts

Contact information should be on your statements or the back of your cards

Social Security Administration

ssa.gov
1-800-772-1213

U.S. Postal Inspection Service

(For mail fraud or mail theft)
uspis.gov
1-877-876-2455

Internal Revenue Service

(For tax-related identity theft)
irs.gov/identity-theft
1-800-908-4490