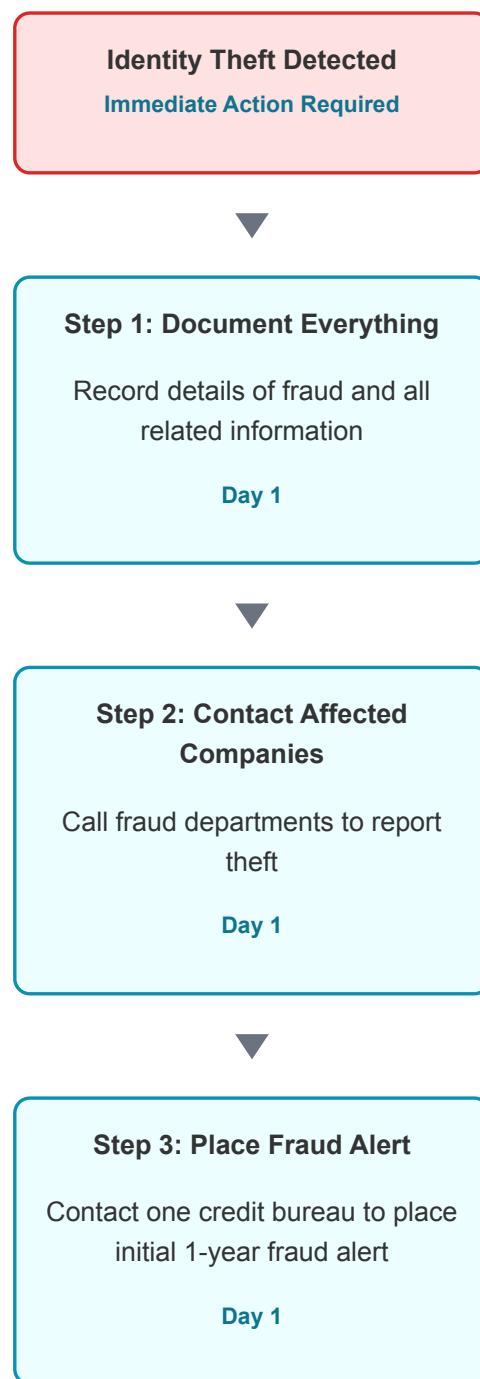


# Identity Theft Response Flowchart

## Step-by-Step Guide for Responding to Identity Theft

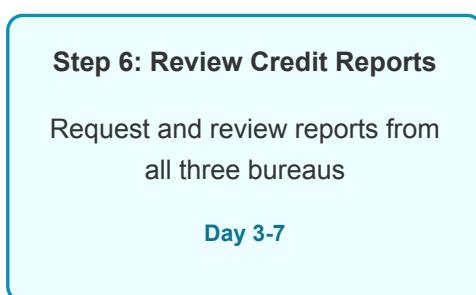
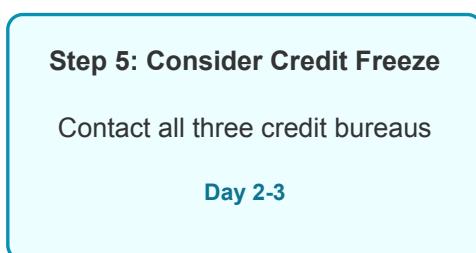
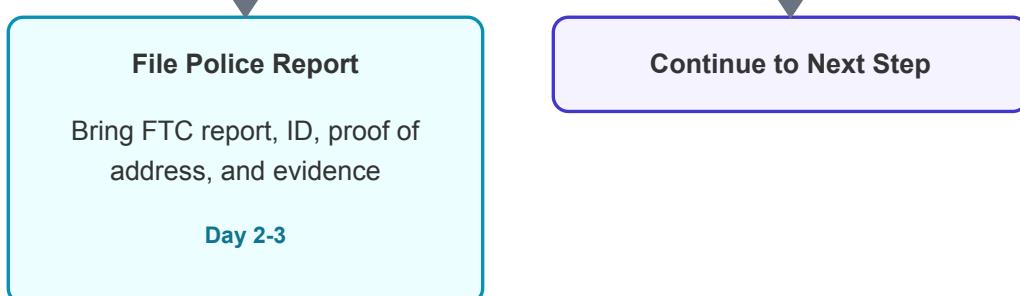
This flowchart provides a clear path to follow if you discover you're a victim of identity theft. The steps are organized in order of priority to help you respond effectively and minimize damage. Follow each step and refer to the detailed notes for specific actions to take at each stage.





YES

NO



**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](http://ssa.gov) or local Social Security office
- Passport: Report at [travel.state.gov](http://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](http://equifax.com)  
Experian: 1-888-397-3742 or [experian.com](http://experian.com)  
TransUnion: 1-888-909-8872 or [transunion.com](http://transunion.com)

### **Financial Accounts**

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

### **Social Security Administration**

[ssa.gov](http://ssa.gov)  
1-800-772-1213

### **U.S. Postal Inspection Service**

(For mail fraud or mail theft)  
[uspis.gov](http://uspis.gov)  
1-877-876-2455

### **Internal Revenue Service**

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