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# First aid for identity theft

Identity theft is any crime that involves someone wrongfully obtaining and using another person's personal data in a fraudulent manner, usually to steal money. The identities of roughly nine million Americans are stolen each year. If you notice even one of the warning signs below, download "**Help for ID Theft Victims (PDF)**" for step-by-step instructions on how to report the theft, recover losses, and stop the damage.

## **Warning signs**

Most victims won't know their identity has been stolen until well after it happens because they don't know the warning signs. The sooner you become aware of the theft, the less damage a thief can do.

If you notice any of the warning signs below, download **Help for ID Theft Victims (PDF)** to learn how to report the theft, recover losses, and stop the damage.

## **Unfamiliar purchases or missing money**

Always check billing statements for purchases or transactions you didn't make. Unexpected purchases or transactions indicate that someone has stolen your account number.

## Surprises on your credit report

There are three major credit reporting companies, each of which is required to provide you with one free copy of your credit report every year upon request. Contact them directly to order your reports:

- Equifax: 800.525.6285 or [equifax.com](http://equifax.com)
- Experian: 888.397.3742 or [experian.com](http://experian.com)
- TransUnion: 800.680.7289 or [transunion.com](http://transunion.com)

## Read your credit reports carefully for signs of identity theft

- Unfamiliar active or cancelled loans or accounts are signs your identity has been stolen.
- "Credit inquiries" from unfamiliar companies could mean someone has tried to open an account with your identity.

## Mysterious medical bills

If you receive bills from doctors or medical facilities for services you never used, someone is using your identity to get medical treatment or insurance.

## Unexpected or missing bills

- If a monthly bill stops showing up in the mail, it may have been stolen or redirected to a different address by an identity thief.
- Be suspicious of a notification of mail redirection from the post office that you never requested.

## Denied employment or credit

- A thief who isn't paying the bills on an account opened with your information could drastically affect your credit rating.
- An unusually high interest rate on a new account could signal a bad credit rating due to identity theft.
- If you're turned down for a job after a background check, you could be an identity theft victim.

## Collections agencies contact you

If debt collectors contact you about debt you know nothing about, your identity may have been stolen.

## You receive (or are denied) credit cards or charge cards you never requested

- Call the card issuer about a credit or retail charge card you receive but didn't request.
- Contact the card issuer if you receive a notice denying an application for credit for which you never applied.

If you notice even one of the warning signs above, you need to take immediate steps to protect your assets. Download [Help for ID Theft Victims \(PDF\)](#) for step-by-step instructions on how to report the theft, recover losses, and stop the damage.

## Help for ID theft victims

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If you believe your identity has been stolen, it is important that you act immediately to minimize the damage to your credit rating. Download "**Help for ID Theft Victims**" (**PDF**) and learn how to stop the damage.

## Beyond the bank

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Identity theft may affect many aspects of our lives beyond the immediate financial losses.

**Get more information (**PDF**)** about how to resolve any of the following problems that may result from identity theft:

### **U.S. Mail Tampering**

A thief submits a “Change of Address” form to redirect your mail to himself or simply steals your mail.

### **Utility theft**

A thief uses your personal information to obtain phone, cable, electric, water, or other utility services.

### **Misuse of your Social Security number**

A thief steals your Social Security number and sells it, or uses it to get a job or other benefits.

### **Income tax fraud**

If a thief uses your Social Security number to get a job, his or her earnings will show up on your Internal Revenue Service (IRS) records.

### **Medical identity theft**

A thief uses your name to obtain medical treatment.

## **Bill collectors**

A thief opens accounts in your name and runs up charges, but doesn't pay the bills.

## **Fraudulent student loans**

A thief uses your personal information to get a student loan.

## **Theft of a child's identity**

A thief uses a child's name and Social Security number to get a job, government benefits, medical care, utilities, car loans, or even a mortgage.

## **Criminal violations**

A thief uses your personal information during a criminal arrest or investigation, and you are into your state's (and possibly the national) criminal database.

## **Lost or stolen driver's license or other government-issued ID**

A thief steals or finds your lost identification to obtain other identification, such as a driver's license, Medicare card, passport and a state-issued ID.

Read "**Beyond the Bank**" (PDF) to learn how to resolve any of these issues.