

Use this checklist and the resources identified below to help you navigate the steps you need to take to move forward if you are a victim of identity fraud.

1. Mark the items listed with a checkmark in the first box if it applies to your situation. (This is by no means a comprehensive checklist, and your situation may require additional steps.)
2. Assign a due date, if this applies to your situation.
3. Take notes as appropriate to your needs, and update as you complete items. Your notes may include other people you speak with, others who need to take action or new information you find.
4. If an item will incur costs, note the costs to keep track of your expenses.

**Important Note:**

**If you are a victim of identity fraud:**

1. **Immediately report the issue and document all of your interactions.**
2. **Create a recovery plan and monitor your accounts to ensure you are moving past the fraud.**

**The actions items identified with a “1” indicate first steps and a “2” indicate follow up steps.**



✓	ACTION ITEM	DUE DATE	NOTES	COST
	<p>1: Contact all companies related to your lost, stolen or misused information.</p> <ul style="list-style-type: none"> <li>• Report the issue.</li> <li>• Request to close or freeze the account.</li> <li>• Set up new account information.</li> <li>• Change logins, passwords, personal identification numbers (PINS) and security question answers for your accounts including:               <ul style="list-style-type: none"> <li>○ Credit card companies (credit cards, debit cards)</li> <li>○ Bank or credit union (debit cards, credit cards, checking account, savings account)</li> <li>○ Department of Motor Vehicles (driver's license, identification card)</li> <li>○ Social Security Administration (Social Security number, Medicare card, Medicaid card)</li> <li>○ Internal Revenue Service (Social Security number)</li> <li>○ Local passport agency if in U.S. or the U.S. embassy if outside the U.S. (passport)</li> <li>○ U.S. Citizenship and Immigration Services (permanent resident green card)</li> <li>○ Military base security officer or through your chain of command (military ID)</li> </ul> </li> </ul>			
	<p>1: File a report with the Federal Trade Commission.</p> <p><a href="https://identitytheft.gov/">https://identitytheft.gov/</a> or call (877-ID-THEFT / 877-438-4338)</p>			



✓	ACTION ITEM	DUE DATE	NOTES	COST
	1: Request a credit bureau fraud alert. <ul style="list-style-type: none"> <li>• Experian: <a href="http://www.experian.com">http://www.experian.com</a> or call (888-397-3742)</li> <li>• TransUnion: <a href="http://www.transunion.com">http://www.transunion.com</a> or call (800-680-7289)</li> <li>• EquiFax: <a href="http://www.equifax.com">http://www.equifax.com</a> or call (800-525-6285)</li> </ul>			
	1: File a police report.			
	1: Document your actions, what happened, who you contacted, when you made contact and what actions occurred.			
	2: Create a personal Recovery Plan using the Federal Trade Commission (FTC) Recovery Plan Guide. <a href="https://identitytheft.gov/">https://identitytheft.gov/</a>			
	2: Review your credit reports and address any fraudulent information. <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>			
	2: Request a credit bureau extended fraud alert or credit freeze.			
	2: Replace government-issued identifications.			
	2: File a report with your state attorney general office.			
	2: Review your Social Security work history report for errors. <a href="https://www.ssa.gov/myaccount/">https://www.ssa.gov/myaccount/</a>			



**Other Resources:**

COMPANY OR ASSOCIATION	WEBSITE	NOTES
Federal Trade Commission	IdentityTheft.gov ( <a href="https://identitytheft.gov/">https://identitytheft.gov/</a> )	
Annual Credit Report	AnnualCreditReport.com ( <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> )	
Social Security Administration	My Social Security Account ( <a href="https://www.ssa.gov/myaccount/">https://www.ssa.gov/myaccount/</a> )	
Experian	Credit Reports and Scores ( <a href="http://www.experian.com">http://www.experian.com</a> ) or call (888-397-3742)	
TransUnion	Credit Reports and Scores ( <a href="http://www.transunion.com">http://www.transunion.com</a> ) or call (800-680-7289)	
EquiFax	Credit Reports and Scores ( <a href="http://www.equifax.com">http://www.equifax.com</a> ) or call (800-525-6285)	

