

Recovering from identity theft

Moderate · 1 to 2 hours the first day; follow-up over weeks · Free

YOU'LL NEED

- ☐ A list of accounts, charges or bills you don't recognize
- ☐ A notebook or doc for a call log: date, company, person, what they said
- ☐ Your ID and proof of address

WHAT TO KNOW

- 1 Close the damage.** Call the security or fraud department at each bank, card company or other business where the thief used your information, and close compromised accounts. Use numbers from their official websites or your card, not from a message.
- 2 Report it at IdentityTheft.gov.** You'll get an Identity Theft Report and a recovery plan that walks you through the next steps. The CFPB also suggests reporting it to local police.
- 3 Place a fraud alert.** Contact one bureau, and it must notify the other two. Creditors then have to verify it's you before opening an account, issuing a card or raising a limit. Equifax: 800-685-1111. Experian: 888-397-3742. TransUnion: 888-909-8872.
- 4 Freeze your credit at all three bureaus.** A freeze stops new creditors from seeing your file, and it's free to place and lift. Unlike an alert, you must contact each bureau separately. See Freezing your credit.
- 5 Pull your credit reports.** An initial fraud alert gets you one extra free report from each bureau. Look for accounts you don't recognize.
- 6 Get fraudulent accounts blocked.** Send each bureau your Identity Theft Report, proof of identity, and a letter listing the fraudulent items. IdentityTheft.gov has a sample letter. Bureaus must block the information within 4 business days and tell the companies that reported it.
- 7 Upgrade to an extended fraud alert once you've filed an Identity Theft Report.** It lasts seven years, and creditors must contact you directly before approving new credit.

Watch out Scammers pose as the FTC, the CFPB, police or your bank, saying your identity was used for fraud. The FTC never threatens you, never asks you to move money "to protect it," and never tells you to withdraw cash or buy gold. Contact agencies only through official websites and numbers you look up yourself.

DAD NOTE Write down every call: date, name, what they said. You'll need it.

Full lesson: aptkeys.com/legal/identity-theft/recovering-from-identity-theft/

Checked October 2, 2026. Sources: Consumer Financial Protection Bureau; Federal Trade Commission; USA.gov; Internal Revenue Service; Social Security Administration.