



## What is identity theft?

Identity theft occurs when someone steals your personal or financial information to commit fraud or other crimes. They may gain unauthorized access to your Social Security number, credit or debit cards, passport, checks, driver's license, or other sensitive information.

### Watch for these signs of identity theft:

- Your bank account has been drained
- You have charges on your debit or credit cards that you did not authorize
- You receive mail for accounts you did not open
- You experience a sudden drop in your credit score
- Your application for credit was denied
- Your checks are bouncing when you know you have sufficient funds
- You are notified that your information was compromised or part of a data breach
- Mail comes to your address but is in someone else's name
- Debt collectors are suddenly reaching out to you
- You are not able to log in to your online accounts
- You receive an unexpected multifactor authentication request
- You are missing mail

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**If you think you are a victim of identity theft, act quickly. Take the following steps:**

1. Change your online passwords
2. Enable multifactor authentication for your accounts (a second layer of security such as requiring a code via text before you can access your account)
3. Review your financial statements
4. Alert your financial institutions
5. Review your **credit reports** by visiting [AnnualCreditReport.com](https://AnnualCreditReport.com) to check for errors
6. Contact the three credit bureaus to correct errors and consider placing a **security freeze** on your accounts so that no one can open new accounts using your information.

- **TransUnion**  
1-888-909-8872
- **Experian**  
1-888-EXPERIAN (888-397-3742)
- **Equifax**  
1-800-685-1111

Also, be sure to review your consumer identity theft rights under the **Fair Credit Reporting Act**

7. Contact law enforcement to file a police report
8. Report the crime to the **Federal Bureau of Investigation's Internet Crime Complaint Center (IC3)** or to the **Federal Trade Commission**.
9. Contact the appropriate companies and close all illegally opened accounts in your name
  - For Social Security support, visit: <https://secure.ssa.gov/ICON/main.jsp>
  - If your passport has been stolen, contact the State Department at 1-877-487-2778
  - If someone illegally filed for bankruptcy in your name, visit <https://www.justice.gov/ust>
  - If you are a victim of tax identity theft, call the IRS Identity Protection Specialized Unit at 800-908-4490, extension 245
  - For questions about medical identity theft, visit <https://consumer.ftc.gov/articles/what-know-about-medical-identity-theft>
10. Respond to debt collectors using [this template](#) from the FTC

**For more information, visit:**

- **The Federal Trade Commission**
- **The Identity Theft Resource Center**
- **The Consumer Financial Protection Bureau**