

**\*\*\*Document Readability Level: 9.7**

**Identify Theft Remedy – FTC Website**

These are the steps you should follow if you believe that you are a victim of identity theft:

1. Contact the fraud departments of one of the three major credit bureaus to put a fraud alert on your file. The three major credit bureaus are listed below. You need to place a call and send a letter ([A sample letter has been provided](#)). You only need to contact one bureau because once the order is placed that bureau will contact the other two bureaus to notify them of the fraud alert. Once this is done you may order a free copy of your creditor report from any of the three major creditor bureaus. Keep in mind that you only get three credit reports free per year. It is probably a good idea to stagger the three reports throughout the resolving of the issue to keep track of your progress.
  - a. Credit Bureaus:
    - i. Equifax
      1. Website – [www.equifax.com](http://www.equifax.com)
      2. Phone – 800-525-6285
    - ii. Experian
      1. Website – [www.experian.com](http://www.experian.com)
      2. Phone – 888-EXPERIAN (397-3742)
    - iii. Trans Union
      1. Website – [www.transunion.com](http://www.transunion.com)
      2. Phone – 800-680-7289
2. Close the accounts at each company where you now or believe to know that the account has been tampered with or opened fraudulently. Follow up in writing and include copies of supporting documents. It is important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. If this involves disputing a newly opened unauthorized account fill out the ID Theft Affidavit found at <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf> or <http://www.consumer.gov/idtheft/>.
3. File a police report and retain a copy to submit to your creditors and others that may require proof of a crime
4. File your complaint with the FTC. The FTC maintains an online complaint form which can be found at <http://www.consumer.gov/idtheft/>. Besides contact information be prepared to provide the types of identify you have experienced, be able to describe your complaint, provide details which includes dates, and possible information on the suspected thief if known.
5. Once you feel that the issue has been resolved you will need to remove the fraud alert. The only way to accomplish this is by writing. [A sample fraud alert removal letter has been provided](#).