

# 6 Steps to Take If Your Identity Has Been Stolen

*If you find out (or suspect) your identity has been stolen, here's what you need to do.*

10/5/2016

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Since 2005, there have been nearly 6,000 data breaches, with well over 800,000,000 records—healthcare records, Social Security Numbers, email addresses, passwords, and more—stolen, according to the [Identity Theft Resource Center](#). And the number keeps rising. If you find out (or suspect) your identity has been stolen, here's what you need to do:



## 1. KNOW THE WARNING SIGNS.

Did your credit score take a nosedive? Are you questioning charges in your bank account? Did you stop receiving certain bills in the mail, or worse, start receiving bills for purchases you didn't make or services you didn't use? It's possible your identity has been stolen.



## 2. PULL YOUR CREDIT REPORT AND REVIEW IT FOR SIGNS OF FRAUDULENT ACTIVITY.

You're entitled to one free copy of your credit report from each of the three major credit bureaus—Experian, Equifax or Transunion—each year via [annualcreditreport.com](#). Look for inquiries from companies you haven't contacted, accounts you didn't open and debts you can't explain. Dispute incorrect or erroneous information with the credit bureaus individually.



## 3. PLACE A FRAUD ALERT OR CREDIT FREEZE.

As soon as you realize you're a victim, call one of the three credit bureaus to place a fraud alert or credit freeze on your account. (The one you call will alert the other two.) A fraud alert mandates that creditors have to verify your identity before they issue new credit. An initial fraud alert stays on your report for 90 days, whereas an extended fraud alert—for known victims of identity theft—remains for seven years. A credit freeze is stronger, but more expensive. It locks everyone out of your credit, including you. Typically you'll pay \$5 to \$10 per credit bureau to freeze your credit and another to lift it if you actually want to apply for credit yourself.



#### 4. REPORT IT TO THE AUTHORITIES.

First, file a police report. This is important when dealing with creditors who may want proof of the crime. Then report the theft to the Federal Trade Commission, which tracks ID theft cases nationally. Go to [ftc.gov/idtheft](https://ftc.gov/idtheft) or call: 1-877-ID-THEFT (877-438-4338). Note: The FTC affidavit and the police report cannot be used interchangeably. Some organizations will take the affidavit as proof of victimization and some won't. You need both.



#### 5. CONTACT YOUR CREDITORS.

Disputing fraudulent accounts with the credit bureau is not sufficient. You need to contact individual creditors and businesses. Tell them this is a case of ID theft, provide them with a copy of your police report or FTC affidavit, and they must provide, upon request, copies of all applications and transaction information on the account. Any accounts you didn't open yourself should be closed. Change your passwords and/or PINs with these businesses to make them stronger.



#### 6. STAY VIGILANT.

Even if you don't suspect you're a victim of identity theft, regularly pull one report every four months to review as a preventative measure. Open and read the statements you receive from your banks and credit card companies to be sure that no unauthorized transactions appear. And consider signing up for credit monitoring. Often, if you've been the victim of a data breach, you will be offered this service for free. Also, be wary of emails requesting confidential information—and don't click on links within unsolicited emails.



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