



What To Do Next

Take a deep breath and begin to repair the damage.

▼ Close new accounts opened in your name.

- Now that you have an Identity Theft Report, call the fraud department of each business where an account was opened.
 - Explain that someone stole your identity.
 - Ask the business to close the account.
 - Ask the business to send you a letter confirming that:
 - the fraudulent account isn't yours
 - you aren't liable for it
 - it was removed from your credit report
 - Keep this letter. Use it if the account appears on your credit report later on.

The business may require you to send them a copy of your Identity Theft Report or complete a special dispute form. This [sample letter](#) can help.

- Write down who you contacted and when.
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▼ Remove bogus charges from your accounts.

- Call the fraud department of each business
 - Explain that someone stole your identity.
 - Tell them which charges are fraudulent. Ask the business to remove them.
 - Ask the business to send you a letter confirming they removed the fraudulent charges.
 - Keep this letter. Use it if this account appears on your credit report later on.

The business may require you to send them a copy of your Identity Theft Report or complete a special dispute form. This [sample letter](#) can help.

- Write down who you contacted and when.
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▼ Correct your credit report.

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- ❑ Write to each of the three credit bureaus. This [sample letter](#) can help.
 - Include a copy of your Identity Theft Report and proof of your identity, like your name, address, and Social Security number.
 - Explain which information on your report came from identity theft.
 - Ask them to block that information.
 - [Equifax.com](#) 
 - P.O. Box 105069
 - Atlanta, GA 30348-5069
 - [1-800-525-6285](tel:1-800-525-6285)
 - [Experian.com](#) 
 - P.O. Box 9554
 - Allen, TX 75013
 - [1-888-397-3742](tel:1-888-397-3742)
 - [TransUnion.com](#) 
 - Fraud Victim Assistance Department
 - P.O. Box 2000
 - Chester, PA 19022-2000
 - [1-800-680-7289](tel:1-800-680-7289)

If someone steals your identity, you have the right to remove fraudulent information from your credit report. This is called blocking. Once the information is blocked, it won't show up on your credit report, and companies can't try to collect the debt from you. If you have an Identity Theft Report, credit bureaus must honor your request to block this information.

If you don't have an Identity Theft Report, you still can [dispute incorrect information](#) in your credit file. It can take longer, and there's no guarantee that the credit bureaus will remove the information.

▼ Consider adding an extended fraud alert or credit freeze.

Extended Fraud Alert	Credit Freeze
Lets you have access to your credit report as long as companies take steps to verify your identity	Stops all access to your credit report unless you lift or remove it
Free to place and remove if someone stole your identity. Guaranteed by federal law.	Cost and availability depend on your state law  . There might be a small fee for placing, lifting and removing.
Lasts for 7 years	Lasts until you lift or remove

<p>Set it by contacting each of the three credit bureaus:</p> <ol style="list-style-type: none"> 1. Report that someone stole your identity. Request an extended fraud alert. 2. Complete any necessary forms and send a copy of your Identity Theft Report. 	<p>Set it by contacting each of the 3 credit bureaus.</p> <ol style="list-style-type: none"> 1. Report that someone stole your identity. 2. Ask the company to put a freeze on your credit file. 3. Pay the fee required by state law
<p>For fraud alerts:</p> <ul style="list-style-type: none"> • TransUnion.com  1-800-680-7289 • Experian.com  1-888-397-3742 • Equifax.com  1-888-766-0008 	<p>For credit freezes:</p> <ul style="list-style-type: none"> • TransUnion.com  1-888-909-8872 • Experian.com  1-888-397-3742 • Equifax.com  1-800-349-9960

Extended fraud alerts and credit freezes can help prevent further misuse of your personal information. There are important differences. This chart can help you decide which might be right for you.