

How to Recover from Identity Theft

Guidelines & Checklist



Identity theft can take years to recover from. It's important to act quickly to minimize the damage and stop scammers in their tracks.

Steps to Recover

- ✓ **Monitor your accounts closely:** Keep a close eye on all of your accounts, such as your emails and bank accounts, looking for any unauthorized transactions or suspicious activity.
- ✓ **Place a fraud alert/freeze your credit:** Contact one of the three credit bureaus and place a fraud alert on your credit report. For extra security, you can freeze your credit completely.
- ✓ **Notify the affected creditors:** Close any accounts that the scammer opened in your name.
- ✓ **Report the identity theft to the authorities:** Report the theft to the Federal Trade Commission (FTC), your local police, and other relevant agencies.
- ✓ **Fix your credit report:** Get a copy of your credit report and have any fraudulent accounts removed.
- ✓ **Change your passwords:** Use new, strong, and unique passwords for your accounts.

How to Protect Yourself

- ✓ **Check your credit report:** Get a free credit report every year and ensure there are no unauthorized accounts or activity.
- ✓ **Monitor your bills:** Look for unauthorized transactions and report them immediately.
- ✓ **Don't leave your mail in your mailbox:** Collect your mail every day and put a hold on your mail when you're away for more than a few days.
- ✓ **Use online security features:** Use features like PIN/password protection, spam blockers, and two-factor authentication, and ensure you have the latest operating systems installed.
- ✓ **Shred documents with sensitive information:** Shred bank statements, old credit/debit cards, utility bills, etc., before trashing them.
- ✓ **Use strong and unique passwords:** Use different passwords for each of your accounts.
- ✓ **Use secure online connections:** Access your accounts (e.g., bank accounts) from secure connections only.
- ✓ **Use a virtual private network (VPN):** When using public WiFi, a VPN will encrypt your information.