



Unauthorized accounts on credit report

Steps to Take Immediately - Follow each step below to help recover from the damage caused by identity theft.

Step 1: Organize Your Case

In order to help law enforcement investigate your case, and to help recover from the damage caused by an identity theft, you should:

- Keep a detailed list of all phone calls you receive or make related to your identity theft incident including name of the person you spoke with, that person's title, phone number, organization name, and what was said during the conversation.
- Make sure you keep a copy of all financial statements, police reports, affidavits, credit reports, collection letters, and all other documents related to your incident.
- Keep all loose documents in a notebook or accordion folder.
- Send all correspondence using certified mail with return receipt requested.
- Keep track of your time and any expenses you incur in the event you are given the opportunity to be reimbursed for your costs through court ordered restitution.

Use ID Theft Central's [Contact Tracking Sheet](#) to keep track of the people you speak with regarding your identity theft incident.

Step 2: Contact the three credit reporting agencies

If you believe a thief is using your identity to commit crimes, then you should contact the three major credit reporting agencies (Equifax, Experian, TransUnion) and obtain copies of your credit report. After you get your credit reports, read them carefully to see if fraudulent transactions or accounts are listed. If you identify errors in your credit reports, like accounts you didn't open or debts you didn't incur, you will need to dispute the errors with the credit reporting agencies and with the fraud department of each business that reported an error.

If errors are the result of identity theft, and you have an identity theft report from a law enforcement agency:

- Ask the credit reporting agencies and business to block the disputed information from appearing on your credit reports. The credit reporting agencies must block transactions and accounts if you are a victim of identity theft.
- Request copies of documents from the businesses you are asking to correct errors that the thief used to open new accounts or to make charges in your name.
- Include copies of your police report or the proof the business requires, and proof of your identity.

The business must send you copies of the records you requested within 30 days of getting your request.

Step 3: Initiate a 90 Day Fraud Alert

To help protect your personal identifying information from being used to obtain new credit by a thief, initiate a 90 Day Fraud Alert. A 90 Day Fraud Alert notifies potential credit grantors to verify your identification before extending new credit in your name.

- You only need to contact one of the three credit reporting companies to set up a Fraud Alert for all three.
- You will receive a free copy of your credit report from all three credit reporting companies.
- You will receive a notice of your rights as an identity theft victim.
- A 90 Day Fraud Alert stays on your file for at least 90 days and can be renewed.
- A Fraud Alert may slow down your approval process for new credit.

To place a Fraud Alert, you may be required to provide appropriate proof of your identity, which may include copies of your Social Security card, driver's license, and/or utility bills. You may cancel the fraud alerts at any time.

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax

P.O. Box 740250
Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

Transunion

P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Step 4: File an identity theft report at ID Theft Central or with your local police department

Once you have confirmed unauthorized charges or accounts opened in your name, file a report at ID Theft Central or with your local police department.

- Report the crime at ID Theft Central.
- Contact your local police department and report the crime by calling their non-emergency number and explain to them what happened.
- Make sure your police department issues you a police report with a case number.
- You can use their police report to obtain a Consumer Credit Freeze from the credit reporting companies at no cost. You can also use the report to help clear the damage caused by the theft.

Step 5: Monitor your bank accounts and credit reports regularly

It is important that you check your bank accounts and credit reports regularly to identify illegal activity. Early detection is key to minimizing the damage that mistakes and fraudulent activity can have on your credit.

The federal FACTA law enables you to receive one free credit report per year from each of the three credit reporting agencies. These are in addition to the free reports you can order after you place a Fraud Alert on your credit file. Order your free credit reports online at www.annualcreditreport.com.

We recommend that you stagger the receipt of your credit reports, ordering one approximately every four months. Order your report from a different agency each time. That way you can review your credit report three times each year. If you see possible fraudulent activity on your credit report, file all of the appropriate reports on this web site.

You Might Also Like

[Consumer Credit Freeze](#)

[How to use a Police Report to help recover from identity theft](#)

[How to use an identity theft affidavit to help recover from identity theft](#)