How to spot it, steps to recover

Seems like a fact of life now: Somebody will steal your identity and try to take your money. But just because it's common doesn't mean it's easy to notice. RECOGNIZE POSSIBLE SIGNS...

Withdrawals or purchases on your bank statement you don't recognize

Missing bills or mail

Collection calls that aren't for you

A declined

Unfamiliar accounts on your credit report

70

Don't just think, "huh, that's weird."
Be proactive, ask questions, and keep an eye out.

TIPS TO PROTECT YOURSELF

keep the contact information on file with everyone up to date

Routinely update your passwords and never use the same password in two places

Make it a habit to

Make it a habit to skim through your banking transactions

\$

Request your free credit report and check for errors and weird accounts

REPORT AND RECOVER

1. CHECK IN

If you find out about identity theft
before the relevant company or
agency, notify them so they can help
secure your account and limit your
liability.

2. SOUND THE ALARM
Place a fraud alert on your credit report
with each of the credit reporting agencies
— Equifax, Experian, and TransUnion. It
shouldn't cost anything.

experian.org/fraud alerts.equifax.com fraud.transunion.com

3. FILE A REPORT
Submit an identity theft complaint to the Sederal Trade Commission. This will give you an affidavit you can use to file a police report with local law enforcement, and allow you to place a long-term fraud alert on your credit if you feel the need.

www.ftccomplaintassistant.gov

4. BE VIGILANT
You'll need to keep a closer watch over the
affected accounts, for your peace of mind
and to make sure everything is back to
normal.

5. CONSIDER A FREEZE
For extra security, you can lock access to your credit report entirely and only unlock it when you want a new account. This is called a credit freeze, but it's not free and costs vary by state.

Learn more: Search "credit freeze" at www.ftc.gov

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