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How to recover from identity theft.

by **SCOTT GAWNE**

Anyone can become a victim of identity theft. Once it occurs to you it can cost you thousands of dollars and take years to recover. If you've become a victim this article will help you with the process of recovering as quickly as possible.

The Federal Trade Commission recommends you take the following four steps as soon as possible:

1. Review your credit reports and place a fraud alert.

- Call one of the following three credit reporting companies to place the alert, they will contact the other two.

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

- After placing a fraud alert you are eligible for one free credit report from each of the three agencies. Get your free copy and review the credit report closely. Look for incorrect information or anything you don't recognize. If you find anything inaccurate [learn how to get it corrected.](#)

2. Close any accounts that you feel have been tampered or opened fraudulently.

- Notify banks and credit card companies in writing through certified mail and requesting a return receipt.
- For all accounts that have been tampered with, ask the company for forms to dispute the transactions.
- Once a dispute has been resolved obtain a letter from the company clearly stating the outcome, including all discharged debts.
- Come up with new pins and passwords for all new accounts you open.

3. File a complaint with the FTC.

- Use the [online complaint form](#), call the FTC's identity theft hotline 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261, or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
 - The information you submit will be used to track and fight identity theft nation wide.
- 4. File a complaint with your local police.**
- Call the local police and ask to file the report in person. If the local police are reluctant try filing with the state police or [Attorney General's](#) office.
- 5. Keep a copy of all of your paperwork and make note of all conversations for your records.**

For more information on these tips visit the FTCs [Recover From Identity Theft](#) Web site.

More tips for dealing with Identity Theft

- Change passwords for all online accounts so they will not become compromised.
- Report any stolen cards such as credit, ATM, debit, phone, etc.
- Notify the [Social Security Administration](#) that your SSN may have been compromised. Also request a [Social Security Statement](#).
- Seek legal advice from a lawyer that specializes consumer law by contacting your local bar association or legal aid office.

Related links for further reading

- FTC: [FTC: Defend: Recover From Identity Theft](#)
- Your Credit Advisor: [24-Point Recovery Checklist](#)
- InsideID: [The Identity Theft Prevention and Recovery Guide](#)
- itrc: [Identity Theft Resource Center \(itrc\) Web site](#)

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