



# Identity Theft Checklist

When your confidential information is lost, hacked or stolen, your exposure to those with malicious intentions can lead to negative financial consequences. Take the following steps to help protect against identity theft.

(Source: Federal Trade Commission's [IdentityTheft.gov](http://IdentityTheft.gov))

## Always...

- Get your free credit reports from [annualcreditreport.com](http://annualcreditreport.com) and check for discrepancies. You can also order a report from a smaller bureau: Innovis. Consumers are entitled to one free report from the major credit bureaus per year.

## What information was exposed?

### Social Security Number

- If a company is responsible and offers free credit monitoring, take advantage of it.
- Place a fraud alert with each credit bureau.
- Consider placing a credit freeze with each bureau. It makes it harder for someone to open a new account in your name. Note: when you apply for credit, you must unlock the account.
- File your taxes early before a scammer can.

### Login or Password

- Log in and change your password and also your username, if possible.
- If you cannot log in, contact the company to recover or shut down the account.
- If you use the same password elsewhere, change that, too.
- If it is a financial site or one that stores your credit card number, check account activity.

### Debit or Credit Card Number

- Contact the card-issuing institution for guidance and next steps.
- Review your accounts regularly for fraudulent transactions.
- If you find a fraudulent charge, report it to the card provider and get it removed.
- Update any automatic payments with your new card number.

### Credit Union or Bank Account Information

- Contact your financial institution for guidance and next steps.
- Review your transactions regularly to ensure no one misused your account.
- If you find a fraudulent charge, report it to the financial provider and get it removed.
- Update any automatic payments with your new account information.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).

### Driver's License Information

- Contact your state motor vehicle office to report a lost or stolen driver's license.

### Child's Personal Information

Contact each credit bureau to see if a credit report for your child exists, and follow their instructions.

- Request a credit freeze for your child, if it is available in your state.

	Equifax	Transunion	Experian	Innovis
<b>Credit Reports</b>	www.annualcreditreport.com			www.innovis.com (800) 540-2505
<b>Credit Freeze, Fraud Alerts</b>	www.equifax.com (888) 766-0008	www.transunion.com (800) 680-7289	www.experian.com (888) 397-3742	www.innovis.com (800) 540-2505

Learn more at [www.identitytheft.gov](http://www.identitytheft.gov).