



FEDERAL TRADE COMMISSION  
CONSUMER INFORMATION

# IDENTITY THEFT

Identity theft happens when someone steals your personal information and uses it without your permission. It's a serious crime that can wreak havoc with your finances, credit history, and reputation — and can take time, money, and patience to resolve.

## **What to Do Right Away**

### Immediate Steps to Repair Identity Theft

Here's how to begin to limit the harm from identity theft.

## **What to Do Next**

### Extended Fraud Alerts and Credit Freezes

Placing both extended fraud alerts and credit freezes on your credit reports can make it more difficult for an identity thief to open new accounts in your name.

### Repairing Your Credit After Identity Theft

Here are step-by-step instructions for disputing fraudulent charges and accounts related to identity theft.

### Lost or Stolen Credit, ATM, and Debit Cards

Federal law limits your liability if your credit, ATM, or debit card is lost or stolen, but your liability may depend on how quickly you report the loss or theft.

## **Specific Types of Identity Theft**

### Tax-Related Identity Theft

Do you know the warning signs that an identity thief is using your Social Security number?



### Child Identity Theft

Here's how to protect your child's personal information against theft.

### Medical Identity Theft

An identity thief can use your personal information to get medical care or services. Find out how to respond.

## **Protecting Your Identity**

### Signs of Identity Theft

If identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. Here's how to act quickly to limit the damage.

### How to Keep Your Personal Information Secure

Safeguard your personal information, whether it is on paper, online, or on your computers and mobile devices.

## **Sample Letters and Forms**

### Sample Letters and Forms for Victims of Identity Theft

Use these samples to help write your own letters to limit damage caused by identity theft.