Identity Theft: First Steps

What to do in the first hour, the first week, and to keep it from happening again.

THE FIRST HOUR

- [ ] Call each company where fraud happened, using the number on your card or statement. Close or freeze the account.
- [ ] Freeze your credit at Equifax, Experian and TransUnion. It's free by federal law.
- [ ] Report it at IdentityTheft.gov to get an FTC Identity Theft Report and recovery plan.
- [ ] Change your email password, sign out all sessions and turn on multifactor authentication.
- [ ] Ask your mobile carrier for a port-out PIN or SIM lock.
- [ ] File a police report if a creditor asks for one or your name was used in a crime.

THE FIRST WEEK

- [ ] Get all three credit reports free at AnnualCreditReport.com and mark anything you don't recognize.
- [ ] Send your FTC report to the bureaus and ask them to block fraudulent items. They must act within four business days unless they have grounds to decline.
- [ ] Write to each business (certified mail) asking it to close the account and send you copies of the application.
- [ ] Respond to any IRS letter right away. If the IRS hasn't contacted you, file Form 14039 as the IRS instructs.
- [ ] Review recent Explanation of Benefits statements and your Social Security earnings record.

FREEZE RECORD

- [ ] Equifax frozen on _____ PIN kept at _____
- [ ] Experian frozen on _____ PIN kept at _____
- [ ] TransUnion frozen on _____ PIN kept at _____

PREVENTION

- [ ] Unique passwords in a password manager
- [ ] Multifactor authentication on email, banking and phone accounts
- [ ] IRS Identity Protection PIN (a new one each year)
- [ ] Alerts turned on for every bank and card account
- [ ] Credit reports reviewed a few times a year
- [ ] Paper with account numbers shredded
- [ ] Unexpected callers: hang up and call back on a number you know

> Never give a password, one-time code or account number to someone who contacts you, even if they say they're your bank or the IRS.

SOURCES

15 U.S.C. § 1681c-1 (fraud alerts and free security freezes): https://www.law.cornell.edu/uscode/text/15/1681c-1
15 U.S.C. § 1681c-2 (blocking identity theft information): https://www.law.cornell.edu/uscode/text/15/1681c-2
FTC: IdentityTheft.gov: https://www.identitytheft.gov/

The full guide: Identity Theft Recovery Guide · examinedlife.us/products/identity-theft-recovery-guide/

General information, not legal, tax, insurance or financial advice. Free to print and share for personal use. © 2026 Examined Life