

10 Steps to Recover from Identity Theft

1. Keep a record of whom you call and when.
2. Report the theft of your identity to your local law enforcement agency. Ask for a copy of the police report, and to have your case entered into the NCIC Identity Theft File.
3. Contact the fraud departments of the three major credit bureaus. Ask that they put a **security freeze or a fraud alert*** on your account and send you a free credit report:
 - Equifax:** 1-800-525-6285
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241
 - 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 2000
Chester, PA 19022-2000
4. Complete an Identity Theft Passport application (available at www.doj.mt.gov) and return it to the law enforcement agency you reported the crime to in Step 2. Include a copy of your driver's license. Law enforcement will send the completed form to the Identity Theft Passport Program.
5. Report the crime to the FTC and complete an FTC ID Theft Affidavit. (Don't mail it to the FTC.)
 - Federal Trade Commission**
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TTY: 1-866-653-4261
6. Mail copies of the following to all three credit bureaus and to all creditors and collection agencies showing or collecting the fraudulent charges:
 - the FTC ID Theft Affidavit
 - the Police Report
 - your Identity Theft Passport (if you have one), and
 - a letter disputing the fraudulent charges.

The dispute letter **must do all** of the following:

 - identify you
 - indicate which accounts are disputed
 - affirmatively state that you had nothing to do with the charges on the accounts
 - request that the accounts be blocked from your credit report
 - Sample Dispute Letters**
<https://dojmt.gov/wp-content/uploads/2011/05/sampledisputellettercreditbureau1.pdf>
7. Notify all financial institutions you have an account with that you are a victim of identity theft. Change your account numbers and passwords.
8. Request a copy of your federal criminal history record. The application is available online or from the ID Theft Passport Program, 1-406-444-3728.
 - FBI Criminal History Record**
www.fbi.gov/hq/cjisd/fprequest.htm
9. Check your credit report with all three credit bureaus (listed in Step 3) every three months until the matter is resolved.
10. Pay any portion of a bill that is accurate. **Do not pay** charges you are disputing.

* Security Freeze or Fraud Alert?

Identity theft victims can have a special message called a fraud alert placed on their credit reports. It tells credit issuers there may be fraudulent activity on an account.

A fraud alert is not the same as a security freeze. While a fraud alert may slow down issuing new credit, it does not stop it. A security freeze will stop someone else getting new credit in your name.