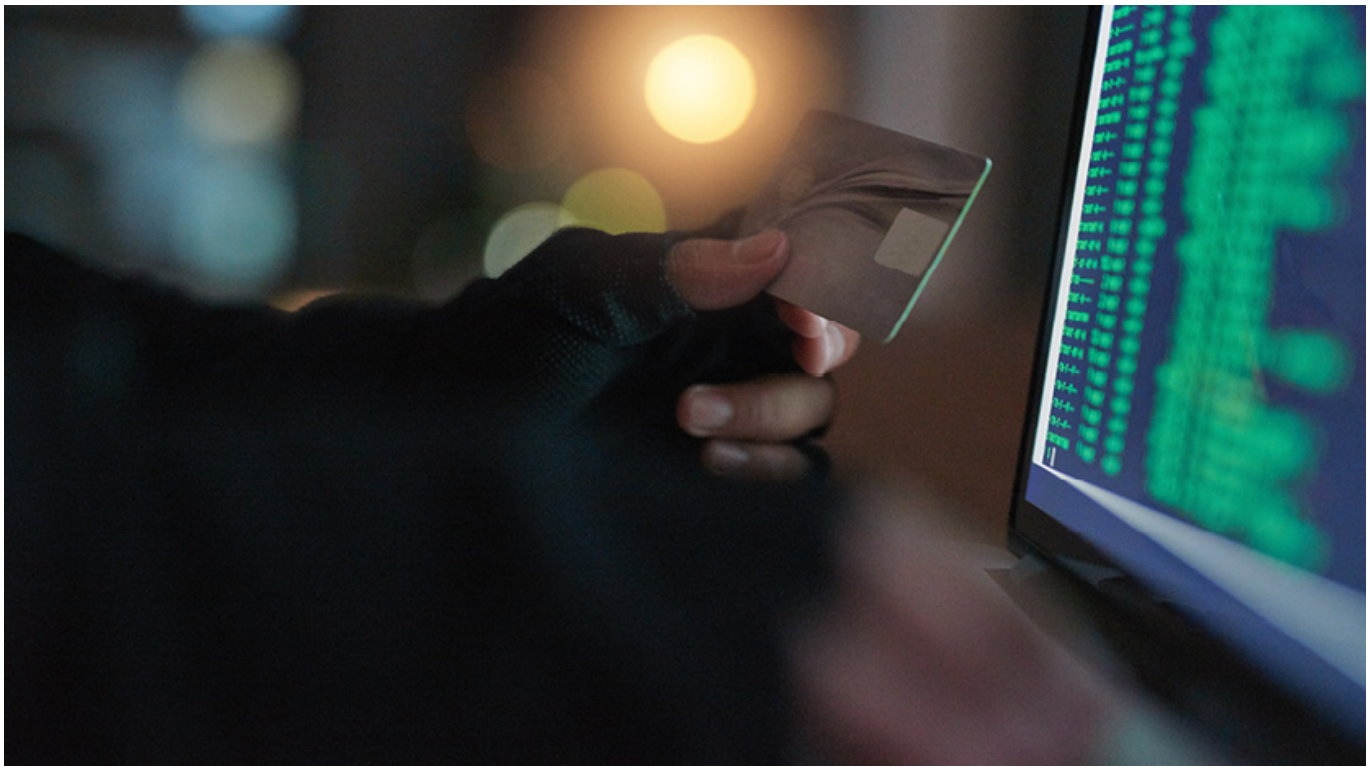
How to recover from identity theft.



You look at your online checking account and notice withdrawals you know you didn't make. Or you get a notice from a debt collector, hounding you about that overdue bill to your acupuncturist in California – only you don't have an acupuncturist, and you live in Ohio. These are telltale signs of identity theft. What now?

Recovering from identity theft can be a long and tiresome process. But the sooner you take action, the easier it is. Here are your first steps:

1. **Call the companies where you know fraud has occurred.** For instance, if someone has been making withdrawals from your bank account, call the bank immediately.
2. **Place a fraud alert at one of the credit bureaus.** Contact any one of the three major credit bureaus and place a 90-day credit alert (it's free):
    - Experian – Experian.com/fraudalert OR 1-888-397-3742
    - TransUnion – Transunion.com/fraud OR 1-800-680-7289
    - Equifax – Equifax.com/CreditReportAssistance OR 1-888-766-0008

    Once the fraud alert has been placed, no business can issue credit in your name without verifying your identity first.

3. **Get your credit reports.** You can get a free report from each bureau once a year. If you've already gotten yours this year, you can pay to get new ones, or fill out a form for free ones (this takes longer, however). Check through all the reports and circle any unfamiliar items you suspect are fraudulent.
4. **Report the theft to the Federal Trade Commission (FTC) at identitytheft.gov**. Identity theft has become such a common occurrence that the federal government has a dedicated website to help you out: identitytheft.gov. The site will walk you through the report (to go directly to the report, go to identity.gov/Assistant, or you can call them at 1-877-438-4338.

5. **File a police report.** Take a copy of your FTC report with you, as well as any evidence of fraud you have (that notice from the debt collector, your credit reports with items circled, etc.). Get a copy of the police report when you're done, you may need it later.

For even more peace of mind, talk to a local, independent agent about supplemental identity theft protection services offered by insurance companies.