

# 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](http://Experian.com/fraudalert) OR 1-888-397-3742
  - TransUnion – [Transunion.com/fraud](http://Transunion.com/fraud) OR 1-800-680-7289
  - Equifax – [Equifax.com/CreditReportAssistance](http://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](https://identitytheft.gov).** Identity theft has become such a common occurrence that the federal government has a dedicated website to help you out: [identitytheft.gov](https://identitytheft.gov). The site will walk you through the report (to go directly to the report, go to [identitytheft.gov/Assistant](https://identitytheft.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.

And don't forget, if you have Frankenmuth Insurance, our identity protection services are available at no cost – no matter how often you need them. We'll pair you with a personal fraud specialist, and they'll work to resolve your problem and restore your peace of mind. [Get started now.](#)