

When you least expect it, fraud can happen to you.

When your identity gets stolen, it can be a life-changing experience.
Here are some steps to get your life back on track.

1. Place a fraud alert on your credit reports.

- a. When you place an alert on your credit, this will prevent any other accounts from being opened.
- b. You can request a report to see if any charges seem suspicious.

2. Close the accounts you think could be affected.

- a. Contact someone in the fraud or security department of your financial institution. Follow up in writing with copies of any supporting documents.
- b. If any debits exist on your accounts, or a new account has been opened, ask the financial institution for the correct paperwork to dispute them.

3. File a complaint with the Federal Trade Commission (FTC).

- a. When you file with the FTC, you are providing information to help law enforcement officials track down thieves.

4. File a report with the local police department.

- a. Filing a report, along with a complaint to the FTC, can give you certain protections to ensure your identity can be protected and restored.