

# What to do When Your Identity Has Been Stolen



**Identity theft runs rampant.** Once your identity has been used for fraudulent purposes, it can take months and even years to totally restore it.

If you believe you have experienced identity theft, it's important to act fast in order to minimize potential damage to your credit and your life. Here is an identity theft checklist to help you recover your credit and identity as soon as possible.

## Document All Communication Including Digital, Paper Documents and Telephone Conversations

### 1. Get Your Credit Report

Request your most updated [credit report](#) through the IDIQ member portal. Purchase three-bureau credit reports to document the fraudulent accounts reported on your credit report by all three major bureaus. Check your credit report once a week for at least four weeks and review it for possible new fraud accounts.

### 2. Report Fraud to the Three Major Credit Bureaus

Call all three major credit bureaus to report fraud and request a security credit freeze, extended fraud alert and a credit report statement as per your current financial obligations and needs. If this is after business hours, you can have the same requests made by creating an account and logging into the respective bureaus' websites and following the same process as above.

- a. [TransUnion® website](#) or call **(800) 680-7289**
- b. [Experian® website](#) or call **(888) 397-3742**
- c. [Equifax® website](#) or call **(888) 766-0008**

### 3. File a Complaint with Local Law Enforcement

Reach out to your local law enforcement agency and file a complaint for identity theft. Include copies of all your documentation along with a copy of the "Memo from FTC to Law Enforcement" issued under Fair Credit Reporting Act guidelines. Get a copy of the police report and file it along with the above-mentioned document.

#### 4. File a Compliant with Federal Law Enforcement

- a. Report identity theft with the [Federal Trade Commission](#) and be sure to fill out the [ID Theft Affidavit](#).
- b. For fraudulent accounts that include credit cards; credit repair services; credit reports and personal consumer reports; debt collection; debt settlement; money transfers; and virtual currency and money services such as mortgages; payday loans; personal loans like installment loans; prepaid cards; student loans; and vehicle loans and leases please file the complaint with [Consumer financial Protection Bureaus \(CFPB\)](#).
- c. If a digital attempt to steal your identity has occurred compromising your electronic devices such as your phone, tablet, laptop and computer or an attempt for virtual theft for personal information, virtual currency or property has occurred please file a complaint with [FBI's special wing for cybercrimes](#).
- d. For complete protection we recommend our **Bitdefender® Total Security add-on benefit** for a very minimal fee to your current membership.  
(Member needs to have [logged in](#) to the portal to see the add-on option)

#### 5. File Disputes on Fraudulent Accounts

File disputes on all the fraudulent accounts related to identity theft for each major credit bureau either through their website or through registered mail. Attach copies of the FTC affidavit, CFPB complaint confirmation, IC3 complaint confirmation and police report when you file the dispute.

#### 6. Call Creditors Related to Fraudulent Accounts

Call the creditors listed on the fraudulent accounts to inform them about the fraud process involved in opening the accounts. Let them know that disputes have been filed with the respective credit bureaus.

#### 7. Contact IdentityIQ Customer Care

For questions and further assistance, please contact the 100% U.S.-based IdentityIQ customer care team and request to speak to the Identity Theft and Fraud Restoration Department.



#### Contact Us

IdentityIQ Customer Care

**877-875-4347**