

Sometimes, despite all the things you do to protect yourself, your personal information and your identity still might be stolen. If that happens, what's next? The most important thing is to act quickly – the faster you act, the fewer chances the thief has to use your information. Do these things right away:

1. Place a fraud alert on your credit file by contacting one of the three nationwide credit reporting companies. (The one company has to contact the other two.) The three companies are:
  - » Experian – 1-888-397-3742  
www.experian.com
  - » Transunion – 1-800-680-7289  
www.transunion.com
  - » Equifax – 1-800-525-6285  
www.equifax.com
2. Close any accounts that have been opened without your approval, or that have been misused by an identity thief.
3. File a complaint with the Federal Trade Commission. (1-877-ID-THEFT)
4. File a report with your local police.

You and your parents can get more information about what to do at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

How will you know if your identity has been stolen? Adults may find out when they see strange charges on a credit card, strange accounts on their credit report – or, in more extreme cases, when they get calls from debt collectors or the police. For kids who don't have their own credit cards or cell phone accounts, watch the mail. If you start getting credit card bills – or even credit card offers – in the mail, talk to your parents. It may be nothing, but it may be a sign that someone's using your identity, and it's a good idea to check it out.

### I'd Like To File a Complaint

Every complaint that's filed with law enforcement is important! Complaints are the basis of investigations – which means they start when someone lets law enforcement know what happened. There's a complaint form online ([www.ftc.gov/complaint](http://www.ftc.gov/complaint)), as well as a helpline to call (1-877-ID-THEFT). You don't have to know everything about the crime – just fill in as much as you do know. The information in the report may help police and the FTC investigate the crime. And the complaint can help people claim some of their legal rights as ID theft victims.

Your parents also can check their credit report for free at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228. The law gives everyone the right to a free report every year from each of the three nationwide credit reporting companies. You have a report only when you get credit in your name, so you might not have one yet.



### The Role of the FTC

The FTC is a law enforcement agency whose job is to protect consumers. The FTC has teams of lawyers who investigate business practices that might defraud, fool, or mislead consumers. Sometimes, all it takes to fix a problem is a conversation with the company that might not be following the law to the letter. If that's not enough to deter the company – or if the company's practices are causing people to lose money – the FTC can sue that company or person and ask a judge to:

- Make the company stop the illegal act;
- Make the company change their policies or the way they do business, or
- Make the company pay a penalty to the Treasury Department, and sometimes a refund to consumers who lost money.

Sometimes, the company's penalty involves all three. Your complaints matter: even though the FTC can't bring a case for every complaint it gets, many cases come directly from the complaints filed by consumers.

In privacy and identity theft cases, the FTC usually investigates a company. Investigations and lawsuits usually are based on complaints from consumers. The U.S. Congress gave the

FTC the job of collecting complaints about identity theft, and the FTC keeps a database of those complaints. Police departments across the country – and throughout the world – use it to follow up leads in their own areas.

It's also the FTC's job to inform people about how to protect their privacy and identity, online and offline. The FTC has web resources, videos, brochures and games, and shares them with others who can help get the information out even more broadly. It's very likely that organizations, police officers, schools, and businesses use information prepared by the FTC to help people learn more about keeping information secure, and deterring, detecting and defending against identity theft.

### Things to Talk About and Do

- Talk to your parents about checking their credit report for free once a year through each of the nationwide credit reporting companies. The only source for a free report is [www.annualcreditreport.com](http://www.annualcreditreport.com).

### Want to Find Out More?

Federal Trade Commission  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

On Guard Online  
[www.onguardonline.gov](http://www.onguardonline.gov)

