



Steps to take if your identity is stolen

By Chris O'Shea



According to a recent study, in 2021, 15 million consumers were victims of identity theft, with criminals using that personal information to create \$24 billion in losses. ID theft is a real problem. Here are some steps to take if you should ever become the victim of this crime.

Reach Out

The first thing to do when your identity is stolen is to contact your credit card companies, credit union or bank. If someone is using your Social Security number, you need to contact the IRS. Use this form to navigate the process.

File a Claim

You'll want to file a claim with the FTC. Head to www.identitytheft.gov and report the incident. As US News reports, not only will filing with the FTC alert them of the

scammers, you'll also receive instructions and forms that can be used to report the thieves to the police and dispute charges to your accounts.

Review Statements

Check your statements and credit report for any fraudulent activity. If anything seems off, report it immediately. And don't make this a one-and-done. Identity thieves are known for sitting on data until the news of a breach cools down. Keep checking.

Update Your Security

Unfortunately, it's time to change all of your passwords. Yes, all of them. You can use a password manager app to make this process a little easier.

Freeze Your Credit

You can also freeze your credit with the three major credit bureaus. This way, no one will be able to pull your credit and create fraudulent accounts with your information. To do this, reach out to each bureau individually.



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