



## Do It Yourself Recovery Steps

**In the event that your identity is stolen and you are not a member of ID Theft Assist, the following steps should be taken.**

- Obtain all pertinent credit information and history in “Real Time” to determine if a fraud or theft has occurred.
- Become informed of legal and protective measures you should take to avoid further occurrences.
- Obtain a uniform ID Theft Affidavit (“Affidavit”), from the FTC and submit the Affidavit to the proper authorities, credit bureaus, and creditors. Obtain a list of creditors from one of the three credit bureaus to be contacted and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
- Report the fraudulent activity to the local authorities and forward a report of the fraudulent activity to your creditors.
- Notify the fraud department of the each of your creditors.
- Notify all three major credit-reporting agencies to obtain a free credit report for you and place an alert on your records with the agencies, and obtain a list of additional creditors for you.
- Find out from your state’s Attorney General’s office if your state law allows a credit freeze to be placed on your credit records and follow their advice on placing a freeze.
- Submit “Authorization Form” and Affidavit to your creditors requesting cancellation of your card(s) and issuance of a new one(s).
- Notify the appropriate bank or agency if other forms of identification were stolen or missing, such as an ATM card, Driver's License, Social Security Card, Passport and so forth, so that they may take appropriate action and reissue a new form of identification.
- Find out from your state’s Attorney General’s office what other special ID Theft Protective measures are available to you in your specific state of residence.
- If traveling abroad, obtain a translator be prepared to work with the local police in order to file a report of an Identity Theft incident.
- Follow up with creditors when needed to ensure that the matter has been properly handled. Where appropriate, determine legal action to take against creditors that are not cooperating.

\*For a more exhaustive list of recovery considerations, see: [www.privacyrights.org/fs/fs17a.htm#4](http://www.privacyrights.org/fs/fs17a.htm#4)