

## Act quickly to help protect yourself.

Credit card fraud is when someone uses one or more of your cards without your permission. The thief may use your card to buy things or to take money out of an account. Fortunately, the law limits your financial liability in cases of credit card fraud.

## If you suspect credit card fraud, contact your credit card company immediately. They can:

- Help you verify whether fraud has occurred
- Remove fraudulent charges
- Close your account to prevent any further fraudulent transactions
- Issue you a new account number and new card, and transfer your old information to the new account

## Check your credit report to make sure nothing looks suspicious.

Each major credit-reporting agency must provide you with a free copy of your report once a year upon request. Visit [annualcreditreport.com](http://annualcreditreport.com) to request a free annual credit report. Once you receive your credit report, look for credit inquiries from companies you don't recognize, accounts you did not authorize and addresses that you don't recognize.

## What to do if your identity is stolen

Identity fraud is a type of fraud in which a thief uses your personal information to set up new accounts or get other benefits in your name. If you ever suspect that you're a victim of identity theft:

- Contact all your financial institutions immediately so they can protect your existing accounts either by closing them or by adding passwords. Be sure to check every account at every company.
- Contact the 3 major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts. You also can order a credit report to identify any additional fraudulent activity.
  - Equifax 800.525.6285
  - Experian 888.397.3742
  - Trans Union 800.680.7289
- Contact every company that has an account in your name (including, if necessary, phone companies and other utilities) and have them freeze the account.
- Keep good records, including copies of every communication with creditors and credit reporting agencies as you try to repair the problem.
- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- File a complaint with the Federal Trade Commission (FTC). The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Trained counselors are available to help victims.