



# Identity Theft

## Here's how it works:



Someone gets your personal information and runs up charges in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance — along with your good name.

Here are signs that someone is using your identity: You get bills for things you didn't buy or services you didn't use. Your bank account has withdrawals you didn't make. You don't get bills you expect. Or you check your credit report and find accounts you never knew about.

## Here's what to do:

- 1. Protect your information.** Shred documents before you throw them out, give your Social Security number only when you must, and use strong passwords online.
- 2. Check your monthly statements and your credit.** Read your account statements and explanations of benefits. Be sure you recognize what they show. Once a year, get your credit report for free from **AnnualCreditReport.com** or 1-877-322-8228. The law entitles you to one free report each year from each credit bureau. If you see something you don't recognize, deal with it right away.



Want to know more?  
Sign up for Consumer Alerts  
at [ftc.gov/ConsumerAlerts](https://ftc.gov/ConsumerAlerts).

...Pass it ON

## Please Report Identity Theft

If you suspect identity theft, please report it to the Federal Trade Commission.

- Go online: [IdentityTheft.gov](https://IdentityTheft.gov)
- Call the FTC at 1-877-ID-THEFT (1-877-438-4338)  
or TTY 1-866-653-4261

Visit [IdentityTheft.gov](https://IdentityTheft.gov) to report identity theft and get a personal recovery plan. It will walk you through the steps to take.



**FEDERAL TRADE  
COMMISSION**

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[ftc.gov/PassItOn](https://ftc.gov/PassItOn)