

Identity Theft Recovery Master Checklist

This is a condensed version of the information from each checkbox in the booklet to keep as a quick reference. Remember to refer back to the book for clarification as needed. I suggest that you take these steps in order (if applicable), as several of the steps become more difficult once your credit is frozen. **The first seven steps should be taken within 24 hours of the theft or potential theft.**

Completed Recovery Action Taken

- ☐ **1. Start an ID Theft Recovery Log**
 - Write down all pertinent information: step taken, who you spoke with, date and time of the correspondence, results, next steps
- ☐ **2. Deactivate the Affected Accounts**
 - Shut down accounts
 - Obtain new cards, checks, logins and passwords
 - Request to have any negative entries removed from your credit report
 - Set up new bank accounts
- ☐ **3. Protect Your Financial Investments**
 - Call broker, investment advisor
 - File complaint with SEC
- ☐ **4. Remotely Wipe Lost Mobile Devices**
 - Send wipe command if you have enabled remote tracking and wiping
 - If unable to wipe, contact all accounts in your contacts
 - Contact your phone carrier and alert them about stolen device
- ☐ **5. Change Critical Online Account Passwords**
- ☐ **6. Place a Fraud Alert on Your Credit File**
 - Place with all three credit-reporting bureaus separately
 - Get copies of reports for records
- ☐ **7. Contact your ATM and Debit Cards Issuer**
 - Report fraud to issuers immediately and have them issue a new card
 - Write a follow up letter/send by certified mail
- ☐ **8. File a Police Report and get copy**
- ☐ **9. File an ID Theft Victim's Report w/ FTC**
- ☐ **10. Properly Alert Creditors about Fraud**
 - Call all creditors
 - Respond to debt collectors in writing
 - Get copies

- ☐ **11. Dispute Errors with Credit Reporting Companies**
 - Report errors to each business and all 3 credit-reporting companies
 - Log all conversations and next steps
- ☐ **12. Dispute Fraudulent Charges on Existing Accounts**
 - Change passwords or PINs
 - Contact businesses and give copies of ID Theft report/Police Report
 - Get letters of confirmation from businesses
- ☐ **13. Monitor Credit/Debit Card, Bank, Investment & Financial Statements Closely**
- ☐ **14. Monitor Your Checking Accounts**
 - Contact your bank to stop payment
 - Close accounts if needed
 - Contact check verification services
- ☐ **15. Freeze Your Credit or Extend Your Fraud Alerts**
 - Contact each credit reporting company separately
 - Extend Fraud Alerts
- ☐ **16. Consider Identity Theft Monitoring & Recovery Services**
- ☐ **17. Prevent Identity Theft From Happening to You Again as Outlined in [Privacy Means Profit](#)**
- ☐ **18. Notify the Postal Inspector**
 - Call regional post office
 - Get locking mailbox or PO box
- ☐ **19. Contact Utility Companies**
 - Contact utility provider and close or change account/account numbers
 - Contact Public Utility Commission
 - Contact Federal Communications Commission
- ☐ **20. Contact the Social Security Administration**
 - Report fraud to their hotline
 - Get a replacement card if needed
- ☐ **21. Contact the Passport Office**
- ☐ **22. Secure your Phone Service**
- ☐ **23. Protect your Driver's License**
- ☐ **24. Prevent Bankruptcy Issues**
- ☐ **25. Report Fraudulent Student Loans**

- ☐ **26. Report Income Tax Fraud**
 - Contact IRS and report fraud
 - Fill out form 14039 and submit
- ☐ **27. File an Active Duty Alert (for Military Personnel)**
 - Contact all 3 credit-reporting agencies
 - Request active duty alert
 - Mark your calendar to renew in one year
- ☐ **28. Report Medical Identity Theft**
 - Get copies of records from each health care provider
 - Review records and report errors
 - Notify health insurer and all 3 credit-reporting companies of mistakes
- ☐ **29. Contain Child Identity Theft**
 - Too many to list and too important to miss! See specific steps in booklet.
- ☐ **30. Fight Criminal Violations**
 - Contact law enforcement and file report
 - Keep "Clearance Letter" or "Certificate of Release" with you at all times
- ☐ **31. Consider Hiring an Attorney**

Begin the prevention of a recurrence.