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What to Do if Your Identity Is Stolen

The FBI's Internet Crime Complaint Center received [more than 20,000 reports](#) of identity theft in 2024. Scammers are going to continue looking for creative ways to steal and leverage your personal information.

Here's how to recognize when your identity may be compromised and how to protect yourself, undo any damage done to your credit, and regain control.

Red Flags to Know

What are the [warning signs of identity theft](#)?

- **Unfamiliar charges and bills.** Identity thieves can use your information to make charges on your credit cards and open new accounts. If your identity has been stolen, you might notice charges you didn't authorize and receive bills for services you never used.
- **Notice of multiple tax returns.** Identity thieves are known to file tax returns under their victims' names. If this happens to you, the IRS may inform you of multiple returns filed under your name.
- **Medical claim denials.** Thieves may fraudulently use your medical insurance, which could drain your benefits. Your legitimate claims for health care may be denied.

How to Protect Yourself

- **Report the theft.** Report the theft to [the authorities](#), your bank, your credit card company and the major credit reporting agencies.

- **Set up fraud alerts.** Request that Equifax, Experian and Transunion [set up fraud alerts](#), which requires identity verification before any new accounts are opened in your name.
 - **Freeze your credit.** The credit agencies can also freeze your credit. Any new creditors will not be able to access your credit information.
 - **Dispute fraudulent charges.** You can [dispute fraudulent charges](#) on your credit card. You should also review your credit report for any information, such as fraudulent medical debts, related to the theft. You can file a dispute with the credit reporting agencies to have that information removed from your credit report.
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