Vhat information was lost or exposed?	
•	Social Security number
	If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
	Get your free credit reports from <u>annualcreditreport.com</u> 2. Check for any accounts or charges you don't recognize.
	Consider placing a <u>credit freeze</u> . A credit freeze makes it harder for someone to open a new account in your name.
•	If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone – or any service that requires a credit check.  If you decide not to place a credit freeze, at least consider placing a fraud alert.
	Try to file your taxes early — before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
	Don't believe anyone who <b>calls</b> and says you'll be arrested unless you pay for taxes or debt — even if they have part or all of your Social Security number, or they say they're from the IRS.
	Continue to check your credit reports at <u>annualcreditreport.com</u> . You can order a free report from each of the three credit reporting companies once a year.
•	Online login or password
	Log in to that account and change your password. If possible, also change your username.
•	If you can't log in, contact the company. Ask them how you can recover or shut down the account.
	If you use the same password anywhere else, change that, too.

Is it a financial site, or is your credit card number stored? Check your account for any

charges that you don't recognize.

▼ Debit or credit card number
Contact your bank or credit card company to cancel your card and request a new one.
Review your transactions regularly. Make sure no one misused your card.
<ul> <li>If you find fraudulent charges, call the fraud department and get them removed.</li> </ul>
If you have automatic payments set up, update them with your new card number.
☐ Check your credit report at <u>annualcreditreport.com</u> 2.
▼ Bank account information
Contact your bank to close the account and open a new one.
Review your transactions regularly to make sure no one misused your account.
<ul> <li>If you find fraudulent charges or withdrawals, call the fraud department and get them removed.</li> </ul>
If you have automatic payments set up, update them with your new bank account information.
☐ Check your credit report at <u>annualcreditreport.com</u> 2.
▼ Driver's license information
Contact your <u>nearest motor vehicles branch</u> ≥ to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
☐ Check your credit report at <u>annualcreditreport.com</u> 2.
▼ Children's personal information
Request a credit freeze for your child — <u>if this service is available in your state</u> . A credit freeze will make it difficult for someone to use your child's information to open accounts

To place a freeze, follow the specific instructions for each credit bureau:

- Equifax
- Experian
- Transunion 🗷
- No matter what state you live in, you can check to see if your child has a credit report. Each bureau has specific instructions for these requests:
  - Equifax
  - Experian ☑ (Click on "Minor Child Instructions" under "Information You Should Know")
  - <u>Transunion</u> **Z**
- If a credit bureau has a credit report for your child, the credit bureau will send you a copy of the report. Use the instructions provided with the credit report to remove fraudulent accounts.
- Review the FTC's information on <u>Child Identity Theft</u> 2.