

# Discovering Identity Theft

## Warning Signs

There are many ways that you might **discover that someone is using your information**. You might get a notice from the IRS or find unfamiliar accounts on your credit report. You might notice strange withdrawals from your bank account, get bills that aren't yours, or get calls about debts that you don't owe.

## What To Do Right Away

If you see one of these warning signs of identity theft, act quickly. Taking these steps will help you limit the damage. [IdentityTheft.gov](https://www.identitytheft.gov) will guide you through each step.

1. Call the companies where you know fraud occurred.
2. Place a fraud alert on your credit reports and get copies of your report.
3. Report identity theft online at [IdentityTheft.gov](https://www.identitytheft.gov) or call [1-877-438-4338](tel:1-877-438-4338)/[1-866-653-4261](tel:1-866-653-4261) (TTY) to speak with a Counselor at FTC
4. File a report with your local police department.

Then, take a deep breath and begin to repair the damage. Depending on your situation, your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company. [IdentityTheft.gov](https://www.identitytheft.gov) can help — no matter what your specific identity theft situation is.