

Here's an action plan for two common scenarios—finding unauthorized charges on a credit card or unknown accounts on your credit report and discovering your wallet or purse has been stolen:

Suspicious Charges or Fraudulent New Accounts	Stolen Wallet or Purse
File a dispute. Tell the creditor or credit agency you found a suspicious transaction. Credit card issuers should give you a credit for the suspicious transaction while they investigate it.	File a report. Inform the stolen card department at your credit and debit card companies. The company will make a note on your account and send a new card with a different number.
File a police report. Call the non-emergency number (unless you're in danger) and explain what happened. After asking a few questions, they should give you a case number, which you may need to help remedy the situation later.	
Place a "fraud alert" on your credit report with all three credit reporting agencies. For the next 90 days, businesses must try to verify that you're the applicant before opening any new credit accounts in your name.	
Write your credit card companies. Follow up your calls with a letter that includes your account number, when you noticed the problem, the date you reported the loss to them and your police case number (if available). The letter helps prove when you contacted the company in case there's an issue later.	
Contact the FTC. Report any fraud to the Federal Trade Commission at www.ftc.gov/idtheft or 1-877-IDTHEFT. They work with police departments across the world to shut down identity theft rings.	Call your cellphone company. Neglect a missing cellphone and you may get a bill next month for \$1,000 in international calls that you didn't make. Your cellphone provider can lock the phone's service so it can't be used.
Document everything. Record what happened, who you talked to, and what they said for every conversation you have with them about the fraud problem.	
In a few months, check your credit report to confirm there are no new problems. Check it again periodically after that. If there are negative items, file a dispute with the credit agency. You may also want to add a statement to your credit reports noting that you're the victim of identity fraud and are working to get your credit restored.	