



**WASHINGTON**  
WEALTH GROUP  
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# A GUIDE FOR RECOVERING FROM IDENTITY THEFT

Identity theft is a serious threat that can disrupt your finances, damage your credit, and cause significant stress. As your advisors, we're here to help you protect your financial wellbeing, and our partners at Raymond James and Pershing offer helpful tips for recovering from identity theft.

## REPORT & NOTIFY



### Report the Fraud Immediately

Contact the Federal Trade Commission (FTC) to file an official identity theft report. You can do this online at [IdentityTheft.gov](https://www.ftc.gov/identitytheft) or by calling 1-877-438-4338. This report is crucial for documenting the theft and proving your case as you work to restore your identity.



### Place Fraud Alerts & Credit Freezes

Notify one of the three major credit bureaus (Experian, Equifax, or TransUnion) to place a fraud alert on your credit report. Once placed, the alert notifies potential lenders that your identity may be compromised, helping prevent new accounts from being opened in your name. You can also request a credit freeze to restrict access to your credit file entirely.

## PREVENT FURTHER UNAUTHORIZED ACCESS



### Contact Your Financial Institutions

Alert all financial institutions, including banks, credit card companies, and investment accounts, about the suspected identity theft. Many institutions have dedicated fraud departments that can work with you to monitor your accounts and halt unauthorized activity.



### Change Passwords & Add Security Measures

Strengthen security by updating passwords for all your online accounts. Avoid reusing passwords, and wherever possible, activate two-factor authentication.

## MONITOR YOUR CREDIT



### Check Your Credit Reports

Check your credit reports for free at [AnnualCreditReport.com](https://AnnualCreditReport.com) and review them regularly for suspicious activity. If you find evidence of unauthorized accounts or inquiries, file disputes with the relevant credit bureaus and creditors. Be sure to keep record of all correspondence, as this documentation will support your case in clearing fraudulent activity from your credit report.

## PROTECT YOUR DATA



### Invest in Identity Theft Protection Services

Consider enrolling in identity theft protection or credit monitoring services. These programs offer ongoing monitoring and can alert you to suspicious activity, so you can worry less about checking your accounts frequently.



### Stay Vigilant

Educate yourself about new identity theft trends and prevention techniques. For updates and practical tips for safeguarding your information, refer to trusted entities like the Federal Trade Commission (FTC) and Raymond James.

## WE'RE HERE TO HELP

### WEALTH MANAGERS

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