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By Jeanne Skowronski, an editor and reporter at Credit.com

Maybe it's a sudden influx of subprime [credit card](#) offers in your mailbox. Or a bill from an issuer you don't recognize. Or, even, a debt collection notice regarding a charged-off account you never opened.

Whatever telltale sign emerges, you now have reason to believe a credit card has been taken out in your name. While it can be hard to quell your panic, there are some steps you can take to remedy the situation and prevent further [identity theft](#) from taking place.

Here's how to address a fraudulent credit card account.

1. Pull Your Credit Reports

Checking your credit reports is one of the quickest ways to confirm that fraud has taken place, as any fraudulent accounts that were opened in your name will ultimately appear as a line item. If you have reason to believe you've fallen victim, request copies from all three major credit reporting agencies — Experian, Equifax and TransUnion. (Creditors don't always report to all of them.) You can do so by [pulling your credit reports for free each year](#) at AnnualCreditReport.com.

2. File a Police Report

If new accounts are on your credit report, you'll want to notify the proper authorities of the crime. File a police report at your local station. You can also file a complaint with the Federal Trade Commission and the FBI.

3. Call the Creditor

Call the bank, lender, card company, utility or merchant listed on your credit report(s) where you see the error. Fast action can help stop thieves from racking up more charges in your name.

4. Consider a Credit Freeze

New account fraud strongly suggests someone's gotten a hold of your Social Security number — and if they've used it once successfully, there's a good chance they'll try again. But you can block future attempts by placing a [credit freeze](#) on your credit reports. This action denies potential creditors access to your credit reports — which, in turn, will cause them to deny an application for a new account.

Keep in mind, freezing your credit will make it more difficult for you to secure new financing. You'd need to "thaw" your reports before applying for new credit and then "freeze" them once you're done. Fortunately, most states do allow victims of identity theft to do this for free. If you do elect to skip a credit freeze, however, you'll at least want to place a fraud alert on each of your credit reports.

5. Dispute the Items

You'll want to formally dispute the items with the creditor in question as well as the credit bureau(s) that are listed the account on your credit reports. You can provide copies of your police report and FBI or FTC complaints as supporting evidence. You can [learn more about disputing items on your credit report here](#)

. If your dispute fails or you have multiple credit report errors you want help in getting resolved, you may also want to consider hiring a reputable [credit repair company \(here's how to find a good one\)](#)).

6. Monitor, Monitor, Monitor

Once you've disputed the fraudulent items on your credit report, you'll want to be sure they are actually removed. You'll also want to keep a close eye on your credit to be sure no new accounts appear.