



Powered by Justice. You've been targeted. Let's take it from fraud to fight.

The Fraud Recovery Toolkit

Start Your Fraud File

Before anything else, gather everything you can.

- Save emails, texts, screenshots, receipts, shipping labels, usernames, and phone numbers.
- Write down dates, times, and names of all communications.
- Store everything in one folder, physical or digital.

Report It

The faster you report, the more power you reclaim.

- Attorney General – Contact your state attorney general's consumer protection unit and prosecution unit to report the scam. Find contact info at naag.org.
- Consumer Financial Protection Bureau (CFPB) – Report mortgage loan modification fraud at (877) 411-2372 or visit consumerfinance.gov.
- Federal Trade Commission (FTC) – File your scam report at reportfraud.ftc.gov



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- HUD Office of the Inspector General – For mortgage fraud, contact (800) 347-3735 or email hotline@hudoig.gov. More info at hudoig.gov.
- Internet Crime Complaint Center (IC3) – Report cyber-related scams at ic3.gov
- IRS Identity Protection Specialized Unit – For tax-related identity theft, call (800) 908-4490 or visit irs.gov/identitytheft. You may need to submit an [IRS Identity Theft Affidavit \(Form 14039\)](#).
- Local Police – File a police report (bring your ID and evidence)
- U.S. Postal Inspection Service – Report mail-related scams at postalinspectors.uspis.gov or call (877) 876-2455.

Lock It Down

Protect your identity and your credit.

- Request business records from any company where a fraudulent account was opened in your name. Under federal law (FCRA Section 609(e)), companies must provide this documentation within 30 days.
- Keep a written log of all communications, including phone calls, letters, and emails that include dates, names, and outcomes.



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- Place a fraud alert and freeze your credit with the credit bureaus:
 - [Equifax](#)
 - [Experian](#)
 - [TransUnion](#)
- Order your free credit reports from AnnualCreditReport.com



Secure Your Digital Life

- Change passwords on email, banking, and sensitive accounts
- Turn on two-factor authentication wherever possible
- Scan your devices for malware



Dispute Financial Damage

If money changed hands, act fast:

- Notify your bank and credit card companies immediately
- Dispute unauthorized charges in writing
- Request confirmation of chargebacks, account closures, or fraud holds



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Explore Legal Options

Civil restitution may be available

- Save all documentation in case you qualify for a class-action or reimbursement
- Visit victimbar.org for legal resources

Take Care of You

Being targeted is emotionally exhausting. Remember to be kind to yourself. You did nothing wrong. You were the target of a financial crime.

- Watch for signs of stress, anxiety, shame, or anger
- Talk to someone you trust or find a support group
- For additional education, visit the [AARP Fraud Watch Network](https://www.aarp.org/fraud-prevention/)
- Remember, silence only helps the scammer. Your story helps others

Share What Happened

Help others outsmart scams:

- Share your story at  tips@thetruthaboutthefword.com