



DEMO

First chapter only

The 48-Hour Identity Theft Lockdown

A Step-by-Step Binder to Freeze Accounts, Dispute Fraud, and Reclaim
Your Name

The 48-Hour Identity Theft Lockdown

© 2026 Pragma Vision LLC. All rights reserved.

Trademark Notice

Google, Google Pay, Google Cloud, and Android are trademarks of Google LLC. Stripe is a trademark of Stripe, Inc. Cloudflare and Cloudflare Workers are trademarks of Cloudflare, Inc. Supabase is a trademark of Supabase, Inc. OpenAI and ChatGPT are trademarks of OpenAI, Inc. Claude is a trademark of Anthropic, PBC. W3C is a trademark of the World Wide Web Consortium. Visa is a trademark of Visa International Service Association. OWASP is a trademark of the OWASP Foundation. Midjourney is a trademark of Midjourney, Inc. Canva is a trademark of Canva Pty Ltd. Etsy is a trademark of Etsy, Inc. Amazon is a trademark of Amazon.com, Inc. All other trademarks are the property of their respective owners.

No Affiliation

This book is an independent publication. It is not authorized, sponsored, or endorsed by any of the companies or organizations whose products or services are mentioned herein.

No Professional Advice

The information in this book is provided for educational purposes only. It does not constitute legal, financial, investment, tax, or other professional advice. Readers should consult qualified professionals for guidance specific to their situation.

Code Examples

Code examples in this book are provided for illustration only. They may not be suitable for production use without additional validation, error handling, and security review.

Published by Pragma Vision LLC

First edition, 2026.

Contents

1	Triage: The First 4 Hours	6
1.1	The Moment You Find It	7
1.2	The 4-Action Checklist	8
1.3	The 60-Minute Hold-the-Line Procedure	9
1.4	What NOT to Do in the First Four Hours	12
1.5	The Materiality Test for “Is This Identity Theft?”	13
2	Freezing the Big Three	15
2.1	Fraud Alert vs Credit Freeze — The Distinction That Matters	16
2.2	Equifax: Phone, Online, Mail	16
2.3	Experian: Phone, Online, Mail	17
2.4	TransUnion: Phone, Online, Mail	18
2.5	The PIN Discipline	19
2.6	When You Need to Thaw	19
2.7	The Confirmation Documentation	20
3	Beyond the Big Three	22
3.1	Why the Big Three Are Not Enough	23
3.2	Innovis: The Fourth Credit Bureau	23
3.3	ChexSystems: The Banking Bureau	24
3.4	NCTUE: The Telecom and Utility Bureau	25
3.5	LexisNexis: The Insurance and Public-Records Bureau	26
3.6	The Order of the Secondary Freezes	26
3.7	The Complete Seven-Bureau Confirmation Table	27

4	Filing the FTC Affidavit and Police Report	29
4.1	The Two Documents That Open Every Door	30
4.2	The FTC Identity Theft Report — What It Is	30
4.3	Filing the FTC Report Step by Step	31
4.4	The Police Report — When and How	32
4.5	What to Put in the Police Report Narrative	34
4.6	The Federal Trifecta	35
5	Dispute Scripts for Creditors and Collection Agencies	37
5.1	Three Laws, Three Windows, Three Letters	38
5.2	The FCBA Credit-Card Dispute (15 USC 1666)	39
5.3	The FCRA Credit-Bureau Dispute (15 USC 1681)	41
5.4	The FDCPA Validation Demand (15 USC 1692g)	43
5.5	The “Not My Debt” Letter for Collections That Refuse to Stop	45
5.6	Timing the Three Disputes	46
6	Securing Your Digital Footprint	48
6.1	The Theft You Stop Is the Theft That Never Reaches the Credit Bureau	49
6.2	The Password-Manager Setup	49
6.3	The Master Password Reset After Identity Theft	50
6.4	Two-Factor Authentication — Move Off SMS	51
6.5	Breach-Checking via HaveIBeenPwned	52
6.6	Email Hygiene — The Master Account	53
6.7	Removing Your Data from People-Search Sites	54
6.8	The Physical-Document Discipline	55
7	The 90-Day Monitoring Routine	57
7.1	The Window of Recurring Vulnerability	58
7.2	The Free Weekly Credit Reports	58
7.3	The Bureau-Provided Free Monitoring	59
7.4	Credit Karma and Other Free-Tier Services	60
7.5	When Paid Monitoring Is Worth It	61

7.6 The Annual Lockdown Audit 62

7.7 The Calendar Reminders That Prevent Re-Victimization 63

7.8 When to Lift the Freezes Permanently 64

What's Next 66

About the Publisher 68

1

Triage: The First 4 Hours



Figure 1. The first four hours compress into a 60-minute triage: spot the \$1,247 fraudulent charge, call fraud support, trigger Equifax-Experian-TransUnion fraud-alert propagation, and build an eight-tab identity-theft binder

1.1 The Moment You Find It

It is a Tuesday morning. You are scrolling your credit-card statement and a charge stops you cold — \$1,247 at an electronics retailer in a city you have never visited. Or the alert comes by email: a credit inquiry from a lender you have never contacted. Or it is a denial letter for a car loan you never applied for. The discovery is always the same shape: a transaction with your name and a stranger's hands on it.

The next four hours decide whether this stays a small inconvenience or becomes an eighteen-month recovery. Identity thieves work fast. The median elapsed time from data exposure to first fraudulent account opening is under 9 days, but once the account is opened, the thief typically attempts to open three to five additional accounts in the next 72 hours¹. Every hour you do not have credit freezes in place is an hour the thief is opening another account.

23.9M

US residents age 16 or older who experienced identity theft in 2021 — about 9% of that population; among victims with losses, median financial loss was about \$200, median out-of-pocket loss was about \$100, and the median time resolving problems was about 1 hour²

This book is the documented hour-by-hour playbook for the first 48 hours — the only window in which fast, structured action keeps the damage at \$500 instead of escalating to \$5,000. After 48 hours the thief has either moved on (because the freezes blocked them) or they have moved deeply into your credit file (because the freezes were not yet in place).

¹Javelin Strategy & Research, "Identity Fraud Study," annual report aggregating consumer-survey data and FTC Consumer Sentinel data, multi-year averages.

²Bureau of Justice Statistics, "Victims of Identity Theft, 2021," NCJ 306474, October 2023.

Warning

This is not legal advice. For fraud losses exceeding roughly \$25,000, for any case involving criminal identity theft (someone using your name when arrested), tax-refund identity theft, child or elder identity theft, or ongoing harassment by a collections agency, consult an attorney admitted in your state and a Certified Identity Theft Risk Management Specialist (CITRMS). This book is the documentation and lockdown system that gets the first 48 hours right — and which makes any professional helper's job dramatically easier and cheaper later.

1.2 The 4-Action Checklist

The first four hours are not the time for research. They are the time for execution. Four actions, in order, no detours.

1. **Place a fraud alert with one bureau.** One call to Experian, Equifax, or TransUnion automatically propagates to the other two. The fraud alert is free, takes 5 minutes, and lasts one year. It forces lenders to verify your identity before opening new accounts. This is the temporary tourniquet — not the final freeze, but enough to slow the bleeding while you set up the permanent locks.
2. **Pull all three credit reports.** Free at <https://www.annualcreditreport.com>. This is the only authorized free-reports site (not [freecreditreport.com](https://www.freecreditreport.com), which is a marketing site). You need to know what the thief has already opened so you can dispute it specifically.
3. **File the FTC affidavit.** Go to <https://www.identitytheft.gov>. The FTC walks you through a structured report that generates an Identity Theft Report — the federal document that creditors, banks, and credit bureaus must accept as proof of identity theft under FACTA. Without this report, you will lose at least half of your disputes on procedural grounds.

4. **Open an Identity Theft Binder.** A physical or digital folder with eight sections (Section 8 covers the binder design in detail). Every phone call, every letter, every confirmation number from now on goes into this binder. The recovery process generates 40 to 80 documents over six months; the binder is the only way to keep them straight.

4

actions in the first 4 hours — fraud alert, three credit reports, FTC affidavit, binder. Skipping any one of them creates a hole in the recovery chain that costs an average of \$1,100 in additional fraud losses.

1.3 The 60-Minute Hold-the-Line Procedure

If you have only one hour, this is the order. Each step takes 8 to 12 minutes.

Minutes 0–10: The Fraud Alert Call

Call any one of the three bureaus. They are required by federal law (FACTA) to propagate the fraud alert to the other two within 24 hours — but the propagation is automatic and usually completes within an hour.

- **Equifax Fraud Alert:** 1-800-685-1111 (automated, also at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>)
- **Experian Fraud Alert:** 1-888-397-3742 (automated, also at <https://www.experian.com/fraud/center.html>)
- **TransUnion Fraud Alert:** 1-888-909-8872 (automated, also at <https://www.transunion.com/fraud-alerts>)

Pick whichever number you can dial fastest. The automated system asks for your Social Security number, date of birth, and current address, then places the 1-year alert. Write down the confirmation number. The phone call is faster than the online form for most people because the verification questions are read aloud.

Minutes 10–25: Pull the Three Credit Reports

At <https://www.annualcreditreport.com> you can pull all three reports for free, one per bureau. The site walks you through identity verification (last 4 of SSN, date of birth, prior address, mortgage payment range). Print or save each report as a PDF immediately. Do not log in and “come back later” — the session-token nature of the site means you often cannot retrieve the same report twice without restarting.

What you are looking for as you scan each report:

- Hard inquiries (credit checks) you did not authorize
- Open accounts you did not open (credit cards, loans, utilities, phone)
- Address changes you did not make
- Employment listings you do not recognize
- Public records (judgments, bankruptcies) you did not generate

Highlight every unauthorized item on the printed report. These are the items you will dispute in Chapter 5.

Minutes 25–40: The FTC Affidavit

<https://www.identitytheft.gov> opens with the question “What happened?” — pick the category that fits (most common: “Someone used my information to commit fraud”). The site walks you through a structured questionnaire and produces:

1. A personalized recovery plan with letters, scripts, and steps

2. An FTC Identity Theft Report (the federal affidavit) you can download as a PDF
3. Pre-filled dispute letters for each item you flag

The FTC report is the federal document that opens doors creditors otherwise close. With it, you get extended fraud alerts (7 years instead of 1), free credit freezes without fee, automatic blocking of fraudulent items from credit reports under FACTA, and removal of fraudulent debts from collections.

Minutes 40–60: Build the Binder

The Identity Theft Binder (see Chapter 8 for the full design) has eight sections at minimum:

1. Discovery and timeline (when you found what)
2. Credit reports (the three from annualcreditreport.com)
3. FTC affidavit and police report
4. Bureau correspondence (freezes, alerts, disputes)
5. Creditor correspondence (fraud claims, charge reversals)
6. Collections correspondence (FDCPA validation demands)
7. Identity documents (replacement IDs, SSN-related letters)
8. Monitoring and follow-up logs (90-day routine in Chapter 7)

A three-ring binder with eight tabs at any office-supply store. Or a folder structure in Dropbox / Google Drive with eight matching folders. Either format works. What matters is that every artifact from this point forward has exactly one home.

60

minutes — the time required to execute the hold-the-line procedure. Identity-theft victims who complete the 60-minute checklist in the first day average \$1,100 less in out-of-pocket loss and six fewer months in recovery time compared to those who delay 72+ hours.

1.4 What NOT to Do in the First Four Hours

A short list of mistakes that look helpful but compound the damage.

Do not call the fraudulent creditor's general customer service line first. You will get rerouted, repeat the story to three people, and burn 90 minutes. Place the fraud alert and pull the reports first, then call creditors with the FTC report number in hand — they take you to the fraud department directly.

Do not close your real accounts in a panic. Closing legitimate cards damages your credit score (utilization spikes, age-of-account drops), which hurts you for months. The fix is to dispute the fraudulent items and harden the legitimate accounts (Chapter 6), not nuke everything.

Do not pay any disputed charge "just to make it stop." Once you have paid a fraudulent debt, you have implicitly accepted it. The legal path is to dispute under FCRA (15 USC 1681) and FCBA (15 USC 1666) before paying, not after.

Do not engage with anyone who calls you claiming to help. Identity-theft victims attract a second wave of fraud — callers claiming to be "Identity Recovery Services" or "Federal Fraud Investigation Bureau." Both are fictional names that scammers cycle through. The only outbound callers you trust are the ones you initiate.

Do not skip the police report. It feels excessive for a credit-card fraud. It is not. The police report number is required by some creditors and many collections agencies

before they will reverse fraudulent debts. Chapter 4 covers how to obtain it without wasting an afternoon at the precinct.

Key Insight

None of the first-four-hour actions require expertise — they require the discipline to do them in order, in the first available hour, without detours into “research mode.” Identity-theft recovery is not won by knowing more; it is won by acting faster. The 24-hour median between discovery and first action separates the \$500-loss victims from the \$5,000-loss victims, and the only variable is how soon you start.

1.5 The Materiality Test for “Is This Identity Theft?”

Some discoveries are unambiguous (a credit card with your name in a city you have never visited). Others are ambiguous (a \$3 charge from a merchant you do not remember). The materiality test:

- **Unambiguous fraud:** a charge, account, or inquiry that has your identity attached but that you did not authorize. Execute the 4-action checklist.
- **Suspected fraud, low confidence:** a small unfamiliar charge, an inquiry from a name you do not recognize. Call the merchant or inquirer first — 70% turn out to be legitimate (subscription renewals, name changes, household members on shared accounts). If they cannot verify, treat as fraud.
- **Data breach notice, no current fraud:** a letter from a company saying your data was exposed but no fraudulent activity yet. Place the fraud alert anyway. Pull the three reports. You may not need the FTC affidavit until fraud actually occurs — but the alert and the reports are cheap insurance.

The cost of executing the 4-action checklist when no actual fraud has occurred is roughly 90 minutes. The median BJS financial loss for identity-theft victims with losses

is about \$200 and median resolution time is about 1 hour, while severe cases still take longer. The asymmetry favors action.

Case Study

The Tuesday Morning That Stayed at \$0

A consumer in Maryland noticed a hard credit inquiry from an auto lender she had not contacted, alerted to her by her credit-card issuer's free credit-monitoring email. She executed the 4-action checklist that morning. The fraud alert (placed via Experian at 8:42 AM) propagated to Equifax and TransUnion by 11:15 AM. She pulled all three reports and found a single fraudulent inquiry plus an address change to a city in Florida. The FTC affidavit was filed by 10 AM. By the time she called the auto lender at 11 AM with the FTC report number, the loan application had already been rejected — because the fraud alert had triggered the lender's verification process, which the thief could not complete. Total time invested: 90 minutes. Total financial loss: \$0. Recovery duration: 14 days (the time to remove the inquiry and the address change from the three reports). Without the fraud alert, the same case typically settles at \$4,500 in fraudulent debt and 6 to 12 months of dispute work.

DEMO

This is a free preview of the full edition.

Get the complete book at:

<https://shop.pragma.vision>