

ID THEFT & FREE ANNUAL CREDIT REPORTS

Visit these web sites: www.cybercrime.gov and www.consumer.gov/idtheft and www.SpendOnLife.com Help at: 1-877-ID-THEFT

If you think your identity has been stolen, here's what to do now:

1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to you free of charge.
2. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.
3. File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime
4. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you. 1-877-FTC-HELP

How can I get copies of my credit reports? Contact each of the three major credit bureaus:

FREE ANNUAL CREDIT REPORT at: 1-877-322-8228
or www.annualcreditreport.com

Equifax - www.equifax.com

To order your report, call: 800-685-1111 or write:

P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 800-525-6285 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

Hearing impaired call 1-800-255-0056

and ask the operator to call the Auto Disclosure Line at 1-800-685-1111 to request a copy of your report.

Experian - www.experian.com

To order your report, call: 888-EXPERIAN (397-3742) or write:

P.O. Box 2002, Allen TX 75013

To report fraud, call: 888-EXPERIAN (397-3742) and write:

P.O. Box 9530, Allen TX 75013

TDD: 1-800-972-0322

Trans Union - www.transunion.com

To order your report, call: 800-888-4213 or write:

P.O. Box 1000, Chester, PA 19022

To report fraud, call: 800-680-7289 and write:

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634