

IDENTITY THEFT
PREVENTION REFERENCE
GUIDE

Identity theft, in its simplest form, occurs when someone obtains and misuses your personal information without your permission, and often times without any knowledge of the activity by you. It is prudent to know about identity theft and what steps you can take to minimize your risk of potential identity theft or fraud. We recommend that you remain vigilant by reviewing account statements and monitoring free credit reports for the next 24 months.

Free Fraud Alert. A fraud alert instructs creditors to watch for unusual or suspicious activity in your accounts, and provides creditors with notice to contact you separately before approving an extension of credit. To place a fraud alert, **free of charge**, contact one of the three national credit reporting agencies listed below. You do not need to contact all three agencies; rather, the agency that you contact will forward the fraud alert to the other two agencies on your behalf. An initial fraud alert stays on your credit report for 90 days.

Equifax

Office of Fraud Assistance
P.O. Box 105069
Atlanta, GA 30348
(888) 766-0008
TTY: (866) 478-0030
<http://www.equifax.com>

Experian

Credit Fraud Center
P.O. Box 9532
Allen, TX 75013
(888) 397-3742
TTY: (800) 735-2989
<http://www.experian.com>

TransUnion

Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289
TTY: (877) 533-7803
<http://www.tuc.com>

Free Credit Report. Placement of a fraud alert will also entitle you to a free credit report from each of the three agencies. When you place this alert on your credit report, you will receive information about ordering one free credit report from each of the credit reporting companies. (If you elect not to place a fraud alert on your consumer credit file, you may still receive a free credit report by visiting www.annualcreditreport.com or calling toll-free (877) 322-8228.) We encourage you to obtain free credit reports, and to verify that all of your personal information listed on the reports is accurate.

Review Your Credit Report. Once you receive your reports, you should review them carefully for unusual credit activities, such as inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you cannot explain. You should verify the accuracy of your Social Security number, address(es), complete name and employer(s). If your credit report shows suspicious activity or unusual credit inquiries, you should immediately notify the agency that issued the report. You may also contact your local police or sheriff's office to file a report of identity theft. Be certain to obtain a copy of the police report. You may need to provide the police report to creditors in order to address any credit problems that may arise.

We recommend that you check your credit reports and review your account statements periodically. This can help you spot problems and address them quickly.

Credit Freeze. Depending on the state that you live in, you may be eligible to place a security freeze on your consumer credit file with each of the three credit bureaus. A security freeze prohibits credit agencies from sharing your credit file with any potential creditors without your consent. Once your files are frozen, even someone who has your personal information should not be able to obtain credit in your name. More information about security freezes is available through the websites of the three national credit reporting agencies - Equifax, Experian and TransUnion (website addresses are noted above).

Additional Information. Additional information about personal identity theft and fraud is available from the Federal Trade Commission ("FTC") at <http://www.consumer.gov/idtheft>. If you suspect identity theft, you may also file a complaint with the FTC at its website or by calling 1-877-ID-THEFT. Your complaint will be added to the FTC's Identify Theft Data Clearinghouse, where it will be accessible to law enforcement agencies for use in their investigations.

