

## **Recommended Steps to Help Protect Your Information**

1. Place a 90-day fraud alert on your credit file. An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the credit cannot verify that you have authorized this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)

TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)

2. Place a security freeze on your credit. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also accessed through each of the credit reporting companies and there is no charge.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze

1-888-298-0045  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian Security Freeze

1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Trans Union Security Freeze

1-888-909-8872  
P.O. Box 160  
Woodlyn, PA 19094  
[www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you may need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security Number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

3. Order your free annual credit reports. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to obtain a free annual credit report. Once you receive your credit report, review it for discrepancies, identify accounts you did not open or inquiries from creditors that you did not authorize, and verify all information is correct. If you have questions, or notice any incorrect information, contact the credit reporting company.

Equifax

P.O. Box 740256  
Atlanta, GA 30374  
(866) 510-4211  
[psol@equifax.com](mailto:psol@equifax.com)  
<https://tudatabreach.tnwreports.com/>  
[www.equifax.com](http://www.equifax.com)

Experian

P.O. Box 2390  
Allen, TX 75013  
(866) 751-1323  
[databreachinfo@experian.com](mailto:databreachinfo@experian.com)  
[www.experian.com/](http://www.experian.com/)

TransUnion

P.O. Box 1000  
Chester, PA 19022  
(800) 888-4213  
[www.transunion.com](http://www.transunion.com)

4. Use tools from credit providers and monitor your statements. Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company. We also recommend that you review the statements you receive from your healthcare provider and health insurer. If you see any charges for services that you did not receive, please call the provider or insurer immediately.
5. Report suspected identity theft. You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement, the Attorney General, or the Federal Trade Commission.