

Reporting Identity Fraud:

If your credit cards or information has been stolen immediately call the telephone numbers listed below so that you will not be liable.

■ EQUIFAX **1-800-685-1111**

■ TRANSUNION **1-800-916-8800**

■ EXPERIAN **1-888-397-3742**

If your Social Security number has been stolen contact:

■ SOCIAL SECURITY FRAUD DEPARTMENT
1-800-269-0271

*Create a Security Freeze

As of Nov^{PAGE 11}, 2007 consumers in all 50 states will now be able to freeze access to their credit files at all three major credit bureaus. The three major credit bureaus are offering “security freeze” protection to all consumers.

“The security freeze stops identity thieves cold by preventing them from using stolen information to open fraudulent accounts.” To help consumers learn how to take advantage of this powerful identity theft safeguard, Consumers Union, the nonprofit publisher of Consumer Reports, is making available online an updated **“Guide to Security Freeze Protection”** at **www.FinancialPrivacyNow.org**

FOR MORE INFORMATION SEE PAGE 2

Credit Reporting Agencies How to Contact Them

Equifax 1-800-685-1111	TransUnion 1-800-916-8800	Experian 1-888-397-3742
Equifax P.O. Box 740241 Atlanta, GA 30374-0241	TransUnion Consumer Relations P.O. Box 2000 Chester, PA 19022-2000	Experian P.O. Box 9556 Allen, TX 75013
You can get a free report if you have been denied credit in the last 60 days. Make sure that you order only the credit report. Mail within 48 hours.	Receive within 6 to 8 business days.	Receive within 8 to 10 business days.

General Contact Numbers:

Equifax Business Line 1-888-202-4025 (also has option for Personal): Office in GA: 1-800-685-1111 Dispute Fax: 1-888-826-0573 Business: 1-802-304-0364 General: 1-800-797-6801	TransUnion Office in PA: 1-800-888-4213 1-888-259-6845 1-800-916-8800 (consumer relations)	Experian Office in TX: 1-888-397-3742 Business: 1-888-211-0728
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Internet Addresses:

www.equifax.com	www.transunion.com	www.experian.com
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Free Ways to Get Your Credit Report:

- You can get a free report once a year from **www.annualcreditreport.com**.

This does NOT give you your CREDIT SCORE. To get your credit score, you can sign up for a FREE credit score and report with a 7-day trial period.

- If you are turned down for credit, employment, or insurance within the last 60 days. Take the written proof of your turn down and mail it to the credit bureaus, requesting your free report.

- If you were charged higher rates and fees or deposits based on a credit report issued by a credit bureau, you have the right to get a free copy from that bureau.

- If you certify in writing that either you are unemployed and plan to seek employment in the next 60 days.

- If you are on welfare.

- If you write to say you were a victim of fraud.