

Protecting Your Credit File From Fraud

If you have discovered that you are a victim of identity theft, it is important that you take certain measures to prevent further harm from occurring. You can do this by placing either a Fraud Alert or a Security Freeze on your credit files. The scope of these two measures are slightly different. The two options should be weighed carefully to determine which solution works best for your situation.

Fraud Alert	vs.	Security Freeze
<ul style="list-style-type: none"> -A red flag to creditors that you are a victim of fraud -Alert creditors to take extra steps to verify the legitimacy of new credit requests. For extended, long-term alert, they will contact you by phone to alert you of all new credit requests. -For 90-day alert, receive 1 additional free credit report. For 7-year alert, receive 2 additional free credit reports. -For 7-year alert, your name will be removed from pre-screened offers of insurance or credit for 5 years. -Entitles you to 2 free credit reports from each agency in the first year 	Pro's	<ul style="list-style-type: none"> -Prevents information from your credit file being released to third parties (existing creditors still have access). -Lenders are not able to gain access to your credit file unless you give permission by using your secret PIN number to temporarily lift it. -Security Freeze remains on your file until you choose to remove it. -An effective way to prevent identity thief from opening new accounts, but cannot prevent theft using existing credit.
<ul style="list-style-type: none"> -Doesn't prevent third parties from viewing your credit file -Still provides lenders with access to credit files and ability to give credit to anyone (with additional verification steps). -May take longer to secure credit. 	Con's	<ul style="list-style-type: none"> -Companies can still offer you prescreened credit & insurance. -Requires you to plan ahead for all new credit applications—it can take up to 3 days to temporarily lift the freeze. -May delay, or interfere with timely approval for new loans, mortgages, insurance, rental housing, utilities cellular telephone and other services.

Placing a Fraud Alert

90-Day Initial Fraud Alert

- Temporary fraud alert that will indicate to anyone requesting your file that you are a victim of fraud.
- It tells the lender to take additional steps to verify credit requests. If they cannot verify it, the request won't be authorized.
- You must provide them with your telephone number so that they can call you to confirm credit requests.
- Place this alert:
 - Online: https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp **OR**
 - By phone: 1-800-525-6285
 - *A request sent to one credit bureau will trigger alerts to all 3 credit reporting agencies

7-year Extended Fraud Alert

- Long-term fraud alert that verifies new requests for credit and excludes you from prescreened offers of credit or insurance
- To place this alert, you must send the credit bureaus a completed police report, a USPS mail theft affidavit, or a FTC Identity Theft Affidavit
- Place this alert:
 - By mail-in form ONLY. The form is available online at each credit reporting agency's website.
 - *A request sent to one credit bureau will trigger alerts to all 3 credit reporting agencies
- With this form, you must include an official affidavit of the theft, proof of ID, and proof of address.

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Placing a Security Freeze

- Prevents credit reporting agencies from releasing your credit report without your consent.

Send a certified letter with the following information to EACH of the three nationwide credit-reporting agencies: TransUnion, Experian and Equifax. You may also place a freeze by phone or online, depending on the agency (see "Contacts" section).

1. Government Proof of ID (ie. Valid Drivers License, Green Card, Social Security Card, Passport, W2 Form)
2. Proof of Address (ie. Valid Drivers License, Utility Bill, Bank Statement, Rental Lease Agreement, Mortgage, State ID)
3. Social Security Number
4. Date of Birth

Allow five business days upon receipt of your request for the credit-reporting agencies to place a Security Freeze

on your credit file in each agency.

Expect a 10-digit Personal Identification Number (PIN) in the confirmation letter from each of the credit-reporting agencies which must be sent within 10 days of placing the Security Freeze.

****It's important to not lose this PIN number****

Temporarily Lifting a Freeze

- Use the PIN to temporarily lift or permanently remove your Security Freeze.
- Expect a credit-reporting agency to remove or lift the Security Freeze for a party and to receive a report within three business days of your request (Provided you submit proper identification and your correct security PIN)

Cost

In New York State, placing the first security freeze is free. If you are a victim of identity theft then all security freeze services are free; provided you submit a *valid copy of a police report OR FTC ID Theft Affidavit.*

Important Contact Information

Federal Trade Commission's Identity Theft Hotline: 1-877/ID-THEFT

Equifax fraud division: 1-800-525-6285; P.O. Box 740250, Atlanta, GA 30374
Security Freeze: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

Experian fraud division: 1-888-397-3742; P.O. Box 1017, Allen, TX 75013
Security freeze: Experian, PO Box 9554, Allen, TX 75013

Trans Union LLC fraud division: 1-800-680-7289; P.O. Box 6790, Fullerton, CA 92834

CDP - Urban Justice Center

123 William St. 16th floor

New York, NY 10038

Tel: 646-602-5200

Fax: 212-533-4598



Extended Alert Request

To place an extended fraud alert on your credit file, you will need to complete this form and print it. Mail the form, as well as a copy of your identity theft report and proof of both your identity and current address, to TransUnion at the address provided. You must photocopy and include one (1) item from the "Identity" list below and two (2) items from the "Address" list. NOTE: The item you select from the identity category must contain your Social Security number and the items you select from the address category must contain your current mailing address.

Identity

- Social Security card
- Letter from Social Security Administration
- Military ID
- Medicaid or Medicare card

Address

- Drivers license
- Utility bill
- Bank or credit union statement
- Canceled check
- Signed homeless shelter letter
- Stamped post office box receipt
- Government issued ID
- State ID card

First Name

Last Name

Middle Initial

Suffix

Current Address

City

State

ZIP Code

Former Address

City

State

ZIP Code

Social Security Number

Date of Birth (mm/dd/yy)

In the event that a creditor needs to contact me, please use the telephone number(s) I have provided below.

Phone Number 1

Ext.

Phone Number 2

Ext.

Please send your completed form and required supporting documentation by standard mail to:

TransUnion
P.O. Box 2000
Chester, PA 19016