

## Protect your most valuable asset — your identity

Prevent identity fraud and keep your credit safe

As a leading provider of credit information solutions, TransUnion is your first line of defense in protecting yourself against credit fraud. From preventative advice to investigations and credit restoration assistance, we're always just a phone call away. Whatever your concern, the TransUnion Fraud Victim Assistance Department is ready to help.

Credit fraud occurs when somebody else uses your identity to obtain credit. If successful, the criminal can incur substantial debts in your name, force the closure of your bank accounts and credit cards, and even prevent you from being able to buy a car, a home, or more. Following these simple steps can go a long way towards protecting yourself from credit fraud.

### Ten steps to prevent identity fraud

- Watch your mail for missing statements or bills
- Carry the minimum amount of credit cards with you
- Don't include your social security number on your driver's license
- Destroy documents before discarding, preferably by shredding
- Check your credit report regularly
- Keep a record of credit and bank information in a safe place
- Never disclose personal information over the telephone or Internet unless it is to a trusted source
- Balance your checkbook regularly and watch for skipped check numbers or unfamiliar amounts
- Stay alert and act immediately if you become suspicious
- Guard against identity theft with weekly fraud-watch emails from [www.transunion.com](http://www.transunion.com)

Consumers can get their free annual personal credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling (877) 322-8228.

Questions? Visit our Web site at [www.transunion.com](http://www.transunion.com) or call 1-800-680-7289 to contact the TransUnion Fraud Victim Assistance Department today.



© 2005 TransUnion LLC. All Rights Reserved.  
[www.transunion.com](http://www.transunion.com)

FRD007 06/05



## Credit Fraud Prevention Toolkit



Stop fraud before it happens — control the damage if it does



**Protect yourself against credit fraud**

**Know your credit report**

Monitoring your credit is the first step in preventing fraud. Order your credit report at least once a year and immediately report any unfamiliar accounts or charges.

**Your rights under the FACT Act**

The Fair and Accurate Credit Transactions (FACT) Act was signed into law in December 2003. This law incorporates new privacy regulations, identity theft protection, dispute procedures and the distribution of free annual Personal Credit Reports. This means that you can review a free copy of your Personal Credit Report every 12 months. You can request your FACT Act Personal Credit Reports from each of the credit reporting agencies online at [www.annualcreditreport.com](http://www.annualcreditreport.com). You can also submit your request by calling (877) 322-8228 or by mail (see details online).

**Guard your identity**

Destroy credit card and bank statements, credit card offers, and credit card receipts before discarding. Carry only the identification and credit cards you need that day. Never carry social security cards, birth certificates, or passports unless you have to. Don't print your social security number on your driver's license.

**Memorize PINs and passwords**

Don't write down or carry PINs or passwords with you. Choose a password or PIN that's easy to remember, and memorize it. But be careful to avoid obvious passwords like birthdays, phone numbers, or addresses.

**Avoid credit repair scams**

So-called "credit repair" companies can't do anything to repair your credit other than what you could do yourself. All they can do is dispute information contained on your report and have inaccuracies corrected for no charge. However, they often use deceptive or even

illegal practices. If you believe a credit repair company is breaking the law, report them to your state authorities and the Federal Trade Commission (FTC).

**Protect your information**

Keep a copy of all account information, including account numbers, expiration dates, and telephone numbers for fraud departments and customer service in a secure place. Never disclose social security numbers or other personal information over the telephone or Internet unless it is to a trusted source.

**Watch for the signs**

The sooner you detect credit fraud, the less damage it can do. Know the warning signs and be ready to act. Watch for missing statements or bills, unusual charges on your accounts, incoming letters informing you that you've been approved or denied credit you didn't apply for, or bills and statements you don't recognize.

**Act quickly**

If you have any reason to suspect credit fraud, contact banks, creditors, and the three main credit information providers immediately. You can get access to your credit report at [www.transunion.com](http://www.transunion.com).

Remember, you're entitled to copies of your report at no charge if you think you have been the victim of identity theft:

TransUnion P.O. Box 6790 Fullerton, CA 92834 (800) 680-7289	Experian P.O. Box 2002 Allen, TX 75013 (888) 397-3742	Equifax P.O. Box 740256 Atlanta, GA 30374 (800) 525-6285
--	--	---

**If you have any questions or need advice, call (800) 680-7289 or email [fvad@transunion.com](mailto:fvad@transunion.com) to contact the Fraud Victim Assistance Department today.**

**Contain, restore, and rebuild**

Steps to recover from credit fraud

**Step 1: Add a fraud alert**

Have TransUnion add an initial, extended, or active duty fraud alert to your credit file advising potential creditors to contact you personally before approving any applications made in your name. You only need to make a single request, and we will automatically inform the other two national credit reporting agencies.

**Step 2: Inspect your credit reports**

Visit [www.transunion.com](http://www.transunion.com) or call (800) 680-7289 to request your report. Dispute all information that you don't recognize. Provide a copy of your police report, a notarized FTC fraud affidavit, or other relevant documentation of proof with your dispute.

**Step 3: Report the fraud**

Notify your local, state, and federal law enforcement offices immediately. Be sure to request a case number and a copy of the police report to provide TransUnion's Fraud Victim Assistance Department.

**Step 4: Contact credit financial institutions**

Notify your credit institutions and banks as soon as possible. Document the fraud to avoid responsibility for fraudulent debts. Keep a log of all phone conversations, including names of people with whom you spoke.

**Step 5: Checks and social security number**

Notify your bank to stop checks. You can also report stolen checks, file a complaint with the Social Security Administration and more by calling the numbers below:

Social Security Administration .....	(800) 269-0271	<a href="http://www.ssa.gov">www.ssa.gov</a>
SCAN .....	(800) 262-7771	<a href="http://www.consumerdebt.com">www.consumerdebt.com</a>
Checkrite/Global Payments.....	(800) 638-4600	<a href="http://www.globalpaymentinc.com">www.globalpaymentinc.com</a>
TeleCheck.....	(800) 710-9898	<a href="http://www.telecheck.com">www.telecheck.com</a>
ChexSystems/E-Funds.....	(800) 328-5121	<a href="http://www.chexhelp.com">www.chexhelp.com</a>

**Get help to rebuild**

If you need assistance, the TransUnion Fraud Victim Assistance Department is always ready to help at (800) 680-7289 or by email at [fvad@transunion.com](mailto:fvad@transunion.com). The FTC can also help at (877) ID-THEFT or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Identity Theft resolution services for individuals, employers, banks, insurers, and other groups are available through RelyData, LLC. Contact them at (877) 735-9328 or visit [www.relydata.com](http://www.relydata.com).