

# CREDIT REPORTS

Check your credit report at least once a year for errors, negative information that could prevent you from obtaining a security clearance or mortgage, and signs of identity theft (see below).

- Experian (888) 397-3742  
<<http://www.experian.com>>
- TransUnion (800) 888-4213  
<<http://www.transunion.com>>
- Equifax (800) 685-1111  
<<http://www.equifax.com>>

## HOW TO REQUEST A COPY OF YOUR CREDIT REPORT:

Consumers now get one free credit report each year from all three major credit reporting agencies.

<<http://www.annualcreditreport.com>>

## HOW TO CORRECT AN ERROR ON YOUR CREDIT REPORT:

Under the Fair Credit Reporting Act (FCRA), both the credit-reporting agencies and the information provider (the person, company or organization that provides information about you to an agency) are responsible for correcting inaccurate or incomplete information in your report. To take advantage of all your rights under the FCRA, contact the credit-reporting agency and the information provider if you see inaccurate or incomplete information. Dispute forms are included on websites, or you can request a hard copy from the agency.

1. Tell the agency, in writing, what information you think is inaccurate. Include copies (*not* originals) of documents that support your position. Send your letter by certified mail, return receipt requested, so you can document what the agency received. Keep copies of everything.

2. Credit-reporting agencies must investigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the agency, it must investigate, review the relevant information, and report the results back to the agency. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide credit-reporting agencies so they can correct the information in your file.
3. When the investigation is complete, the agency must give you the written results and a free copy of your report, if the dispute results in a change. (This free report does not count as your annual free report under FCRA.) If an item is changed or deleted, the agency cannot put the disputed information back in your file unless the information provider verifies that the information is, indeed, accurate and complete. The agency also must send you written notice that includes the name, address and phone number of the information provider.
4. If you request it, the agency must send notices of any correction to anyone who received your report in the past six months. A corrected copy of your report can be sent to anyone who received a copy during the past two years for employment purposes.
5. If an investigation does not resolve your dispute with the agency, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the agency to provide your statement to anyone who received a copy of your report in the recent past. Expect to pay a fee for this service.

Tell the creditor or other information provider, in writing, that you dispute an item. Be sure to include copies (*not* originals) of documents that support your position. Many providers specify an address for disputes. If the provider reports the item to a credit-reporting agency, it must include a notice of your dispute. And if you are correct — that is, if the information is found to be inaccurate — the information provider may not report it again.

## HOW TO GET YOUR NAME OFF SOLICITATION LISTS:

Creditors receive lists of names from credit bureaus to pre-screen your report and make promotional offers. To be excluded from these lists, call the credit bureaus or 1-888-5 OPT OUT, or go the National Do Not Call Registry <<http://www.donotcall.gov>>; the Consumer Credit Reporting Industry <<http://www.optoutpre-screen.com>>; and the Direct Marketing Association <<http://www.the-dma.org>>.

## FOUR STEPS TO TAKE IF YOUR IDENTITY IS STOLEN:

1. Place a fraud alert on your credit reports as soon as possible and review your credit reports.

Contact any one of the nationwide credit-reporting agencies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

In addition to placing the fraud alert on your file, the three agencies will send you free copies of your credit reports. If you ask, they will also display only the last four digits of your Social Security number on your credit reports.

2. Contact the security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently, and close the accounts. Follow up in writing, and include copies (*not* originals) of supporting documents. It is important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number, or a series of consecutive numbers.

3. File a report with your local police or the police in the community where the identity theft took place.

Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state attorney general's office to find out whether state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check <<http://www.naag.org>> for a list of state attorneys general.

4. File a complaint with the Federal Trade Commission.

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer your complaint to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at <<https://www.ftccomplaintassistant.gov/>>. If you do not have Internet access, call the FTC's ID Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

For more information, see "Take Charge: Fighting Back Against Identity Theft" at <<http://www.ftc.gov/idtheft>>.