

## You are eligible for a FREE Credit Report

A change in the federal Fair Credit Reporting Act (FCRA) now requires each of the nationwide consumers reporting companies to provide citizens with a free copy of their credit report, at their request, once every twelve months.

### What is a credit report?

A credit report contains information on your residency, list of your creditors and your payment history, and if you have ever been sued, arrested or if you have ever filed for bankruptcy.

This information is sold by the consumer reporting companies to creditors, insurers, employers and other businesses for their use in evaluating any applications you complete to apply for credit, insurance, employment or home rental.

The three major nationwide consumer reporting companies are: **Equifax**, **Experian** and **TransUnion**

### How to order your FREE credit report

Visit the **website**:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

*(do not access through pop-ups or email)*

**Telephone:** 1-877-322-8228

**Mail:** Standardized form must be used.

*(Download at : [www.ftc.gov/credit](http://www.ftc.gov/credit) )*

Mailing address:

Annual Credit Report Request Services

P.O. Box 105281

Atlanta, GA 30348-5281

**DO NOT** call the credit bureaus directly for your free annual credit report. You may contact them for your "credit score" or for any report other than your free annual report.

## Credit Reporting Bureaus

### Equifax

To obtain a credit report:

Call 1-800-685-1111

Or write:

P.O. Box 740241

Atlanta, GA 30374-0241

To report fraud:

Call 1-800-525-6285

**AND Write:**

P.O. Box 740250

Atlanta, GA 30374-0241

### Experian

To obtain a credit report:

Call 1-888-397-3742

Or write:

P.O. Box 2002

Allen, TX 75013

To Report Fraud

Call 1-888-397-3742

Or Write:

P.O. Box 9532

Allen, TX 75013

### Trans Union

To obtain a credit report

Call 1-800-916-8800

Or write:

P.O. Box 1000

Chester, PA 19022

To Report Fraud

Call 1-800-680-7289

**AND write:**

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92634



# IDENTITY THEFT

## HOW TO PROTECT YOURSELF FROM BECOMING A VICTIM



This information is provided by the Mesa Police Department  
[www.mesaaz.gov/police](http://www.mesaaz.gov/police)

# What is Identity Theft?

Identity Theft is the fraudulent use of another person's identity for some type of gain. This usually takes the form of using another person's identity to obtain credit cards, steal money from bank accounts, apply for loans, obtain a job, rent an apartment, obtain utilities or telephone, or avoid paying fines.



## WHERE DO THEY GET THIS INFORMATION?

**Vehicle burglars** target property left in a vehicle containing your personal information (purses, wallets, registration, etc.)

**Mail thieves** target incoming and outgoing mail out of home mailboxes that contain personal information and account numbers.

**Dumpster divers** scrounge the trash for copies of credit card bills or receipts, bank statements or other personal papers containing information.

**Sales clerks, restaurant employees, anyone** you have paid using a check or credit card or anyone who has requested your identification to complete a transaction.

**Telephone books, internet, anywhere your name, address or other personal information may appear.**

# Protect your Personal Information

To "opt out" of receiving pre-screened credit and insurance offers from the credit bureau mailing lists call:

1-888-5-OPTOUT(1-888-567-8688) or visit:  
[www.optoutprescreen.com](http://www.optoutprescreen.com)

To remove your name from direct mail lists, send your name, address, and telephone number to:

DMA Mail Preference Service  
P.O. Box 643  
Carmel, NY 10512

To remove your name from calling lists place your name on the national "Do Not Call" list:

Call: 1-888-382-1222  
On-line: [www.donotcall.gov](http://www.donotcall.gov)

The list is updated four times a year (January, April, July and October).

To remove your e-mail address from many direct e-mail lists, visit:

[www.dmaconsumers.org](http://www.dmaconsumers.org)

To remove your name from Sweepstakes lists:

### Readers Digest:

Call: 1-800-310-6261  
or write: Reader's Digest  
P.O. Box 5005  
Prescott, AZ 86301-5005

### Publishers Clearing House:

Call: 1-877-379-3377  
webpage: [www.pch.com](http://www.pch.com)

# Reporting Identity Theft

Call your local law enforcement agency,

**and**

Call the Federal Trade Commission:  
1-877-IDTHEFT (1-877-438-4338)

**Or** visit: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

**Or** write: ID Theft Clearinghouse, FTC,  
600 Pennsylvania Avenue,  
NW, Washington, DC 20580

**and**

Call one of the three major Credit Bureaus to request a "fraud alert" be placed on your account. They will notify the other two.

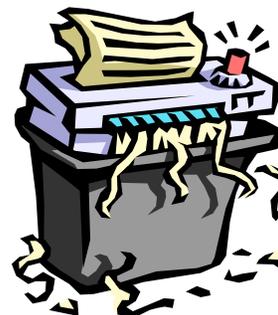
**and**

If the Identity Theft involves the use of your Social Security Number call:

Social Security Number Fraud Hotline  
1-800-269-0271

## PROTECT YOUR SOCIAL SECURITY NUMBER !!

**NEVER SHARE YOUR PERSONAL INFORMATION WITH SOMEONE YOU DON'T KNOW!!**



**SHRED !**

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