

## TAKE ACTION NOW

### STEPS TO PROTECT YOURSELF FROM IDENTITY THEFT

As part of your Identity Theft Defense Program, there are several important steps you can and should take now to help defend yourself against identity theft and financial fraud.

While no one can guarantee that you will be entirely safe from becoming a victim of identity theft, there are some simple steps you can take to help minimize your risk. Shredding important documents, reviewing your credit and bank statements carefully each month, and being vigilant with who you share your personal information are the best first steps to take. In addition, you should consider one or all of the following actions (depending on your own circumstances):

- 1. Fraud Alert**
- 2. Credit Freeze**
- 3. Credit Report Monitoring**

#### IMPORTANT NOTES:

- These actions need to be done by you since it requires your SSN to request these services from the credit reporting agencies
- Requesting your credit report, a credit freeze or fraud alert on your account will not hurt your credit score in any way
- The credit reporting bureaus are required to provide these services to you upon your request
- We have included the list of Credit Reporting Agencies and contact numbers in this document
- Credit fraud alerts and credit freeze services are only effective for ninety days (90) and must be renewed by you in order to continue the service

As part of our service, we help you remember when it's time to renew these services by sending you reminder notices at strategically-timed intervals during the year. This way, you control the process without having to give us your SSN, which keeps yours and our costs down. And since we're in this together, saving you money is our number one goal.

We encourage you to make the time to follow these action steps as soon as possible.

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## ACTIONS YOU SHOULD TAKE NOW

### #1: Fraud Alert

**If you feel you may become a victim of fraud** you should contact one of the three Credit Reporting Agencies to place a **FRAUD ALERT** on your credit file. This lets the credit bureaus know you may be a victim of identity theft and tells creditors to follow certain procedures to protect you. This makes it much more difficult for someone to get credit in your name.

Placing a fraud alert will not affect your credit rating or profile; it simply flags your file with a statement that says you may be a victim of fraud and that creditors should phone you before extending credit. While a fraud alert is helpful and a good first action step, it's important to remember that creditors are not required to abide by or even check the alert. So you could still be at the mercy of over-eager credit grantors who disregard the alert.

#### HOW IT WORKS:

You only need to contact one Credit Reporting Agency to place an alert. The agency you call is required to contact the other two agencies who will also place a fraud alert in your credit file with their agency. An initial fraud alert stays in effect for 90 days. It may delay your ability to obtain credit. You may remove the alert at any time by contacting one of the three consumer reporting agencies. Their Fraud Dept. contact numbers are provided in this document.

## #2: Credit Freeze

**If you have reason to believe that you are at a greater risk of becoming a victim of identity fraud** you should immediately contact each of the Credit Reporting Agencies to place a **CREDIT FREEZE** on your credit file. A Credit Freeze locks access to the consumer's credit profile for up to ninety days and is more powerful than a Fraud Alert.

A credit freeze provides consumers with an effective method to stop ('freeze out') identity thieves from getting credit in a consumer's name. A freeze prevents a lender from seeing your credit report. And since most lenders won't grant credit without reviewing a consumer's report, the credit request is effectively 'frozen out' - and so is the identity thief. But the consumer can un-freeze their credit report at any time, using a PIN (Personal Identifying Number) to unlock access to your credit file when necessary.

### HOW IT WORKS:

Consumers call or write to each of the three main credit bureaus to request the freeze. They are issued a PIN to use at a later date should they wish to 'thaw' their report for one or more lenders to see and approve credit. The freeze can be removed by phone. The credit bureaus are required to unlock your report within three days of notification.

Currently 47 states and the District of Columbia have enacted laws requiring the credit bureaus to enable consumers to place a credit freeze on their account. For the remaining three states who have not yet enacted laws (for Alabama, Michigan and Missouri residents) the 3 major credit bureaus have voluntarily arranged for consumers to be able to place a security freeze on their account.

Some states only allow bona fide identity theft victims to place a freeze on their credit files; others require a small fee (usually \$10) to place or remove a credit freeze. For the most recent list of individual state credit freeze laws, fees and details please see: [http://www.consumersunion.org/campaigns//learn\\_more/003484indiv.html](http://www.consumersunion.org/campaigns//learn_more/003484indiv.html)

Our 'Credit Freeze Notification Service' informs you on how to initially place a credit freeze for your particular state and when it's time to renew your credit freeze if you so desire.

Remember: In order to effectively freeze access to your credit files, you must request the security freeze at each three major credit bureaus.

## #3: Credit Report Monitoring

**We strongly encourage you to monitor your credit report and look for suspicious activity or changes in your credit profile on a regular basis (at least 3x per year).**

The federal Fair Credit Reporting Act requires all three of the major Credit Reporting Agencies to provide you one free credit report, at your request, every 12 months. By working together, the three bureaus have established a single, secure web site and phone number at [www.annualcreditreport.com](http://www.annualcreditreport.com) (877-322-8228). Do not contact the bureaus directly; instead, use this service to request your report.

Note: This is not daily credit monitoring, and we do not provide daily credit monitoring. We advise that you to check your personal financial and credit report accounts regularly for any inconsistencies.

### HOW IT WORKS:

- Order only one report from one credit reporting agency at a time
- Experts recommend that you stagger your order -- one report every 4 months -- to review for any suspicious activity or changes during the year
- You can request your credit report by phone, online, or through the mail (see below)
- You will be asked to provide your Social Security number
- Credit reports requested online are viewable immediately after validating your identity
- Reports requested by phone or mail are processed within 15 days of receiving your request
- If you request and view your report online, only do so from a secure Internet connection (i.e., not from a wireless connection, coffee house, etc)

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## HOW TO MONITOR YOUR CREDIT REPORT

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### Methods for obtaining your free Credit Report

Request by Internet: <https://www.annualcreditreport.com>

Request by Phone: 877.322.8228

Request by Mail: Complete the Annual Credit Request Form

The mail-in form is available at the Annual Credit Report.com site, and also at:  
[www.CoverMyID.com/Credit\\_Report\\_Request.pdf](http://www.CoverMyID.com/Credit_Report_Request.pdf)

Mail to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

### Steps for obtaining your free Credit Report online and what to look for:

1. Go to <https://www.annualcreditreport.com>
2. At the web site, enter your state and click 'Request Report'
3. Fill in your information
  - a. Click the security checkbox for showing only last four digits on your report
  - b. Type in the security number at bottom
4. Select only ONE of the credit reporting agencies (unless you want all three now – but you will not be entitled to another free report for 12 months)
5. Click 'Next' again to go the credit reporting agency web site
6. Continue the steps as directed on the credit reporting agency web site (check only what special offers you want to receive from them)
7. Read the Service Agreement and Accept, Decline or Cancel
8. There will be offers for more services from the credit reporting agency before you get to your report, so proceed and/or select what you prefer (note: you can usually get your credit score free from other sources like your bank, plus the score they sell is usually only an 'indication' and not the same as what is used within the credit industry)
9. Continue to your report. You'll be able to save a copy to your desktop, print it out or view it online. These reports usually contain many pages, so you may want to think twice about saving to your desktop or printing it out (plus, now you'll have to shred it at some future point).
10. Review your report. Look for inaccuracies in your address, if new accounts have been opened, your existing accounts – balances and payment history, new or recent creditor inquiries that are unfamiliar to you, or anything else out of the ordinary. This will alert you to any credit activity that you should investigate further for possible fraud.
  - a. If you find something suspicious, act on it by placing a fraud alert on your account. Then contact the credit grantor for more details. The key here is to REVIEW, VERIFY and ACT if necessary.
  - b. If everything seems normal, then you can rest reasonably assured that as of today's date no one has opened a CREDIT account in your name. There are other ways ID thieves can open accounts (phone or utility companies, etc.), but the majority of ID theft and fraud is committed by people opening new credit accounts in your name.
11. Remember to review your credit report again in 3-4 months
12. As part of our service, we send you reminder notices via email at strategically timed intervals during the year (based on when you ordered our service) to remind you that it's time to order your next report from one of the agencies you have not already contacted.

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## IMPORTANT CONTACT INFORMATION

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### Credit Reporting Agencies - Contact Numbers

#### **EQUIFAX** [www.equifax.com](http://www.equifax.com)

To place a [Fraud Alert](https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp): [https://www.alerts.equifax.com/AutoFraud\\_Online/jsp/fraudAlert.jsp](https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp)

Or call their Fraud department at (888) 766-0008

To place a [Credit Freeze](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp): [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Or write to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

#### **EXPERIAN** [www.experian.com](http://www.experian.com)

To place a [Fraud Alert](http://www.experian.com/fraud/center.html): [www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

Or call their Fraud department at (888) EXPERIAN (888-397-3742)

To place a [Credit Freeze](http://www.experian.com/consumer/security_freeze.html): [www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

Or write to:

Experian  
P.O. Box 9554  
Allen, TX 75013

For Preventing Fraud FAQs please see: [www.experian.com/consumer/fraud\\_faqs.html](http://www.experian.com/consumer/fraud_faqs.html)

#### **TRANS UNION** [www.transunion.com](http://www.transunion.com)

To Place a [Fraud Alert](#):

[www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/fraudAlert.page](http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/fraudAlert.page)

Or call their Fraud department at (800) 680-7289

Or write to:

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834

To place a [Credit Freeze](#):

[www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page](http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page)

Or call Trans Union at 888-909-8872 for instructions on placing a security freeze with Trans Union.

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For more information regarding Identity Theft and ways to protect your self or family, please see [www.CoverMyID.com](http://www.CoverMyID.com) or the Federal Trade Commission Web site at: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

The FTC has a very comprehensive guide called "Take Charge: Fighting Back Against Identity Theft". You can find this publication at: [www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm)

#### **And don't forget to add us to your address book**

We send you reminders and alerts via email, so please add this address — [alerts@CoverMyID.com](mailto:alerts@CoverMyID.com) — to your email address book. This ensures that important reminders don't get blocked by a SPAM filter.

**To file a claim, please contact us by phone at (866) 609-3604 x102 or email us at [HelpDesk@CoverMyID.com](mailto:HelpDesk@CoverMyID.com)**

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