

CREDIT BUREAU FRAUD ALERT PROCEDURE

This procedure places a FRAUD ALERT on your credit report file. (Creditors must then call you at the phone number you provide before approving any new credit accounts in your name. Credit/debit cards, loans... any credit!)

EQUIFAX 800-525-6285

Option 1 - Automated procedure to add a fraud alert to your report: You will enter items similar to the following using the phone keypad: Social Security Number, Year of Birth, the numbers in your Address, day and evening phone numbers, etc.

Option 2 – Order a copy of your credit report.

They will put a free copy of your credit report in the mail within 2 to 3 days.

EXPERIAN 888-397-3742

Option 1 – Order a copy of your credit report.

Option 2 – Purchase a copy of your credit score report.

Option 3 - Automated procedure to add a fraud alert to your report: You will enter items similar to the following using the phone keypad: Social Security Number, Zip Code, the numbers in your Address, and phone numbers, etc.

They will send you a free copy of your credit report in 8 to 10 days.

TRANS UNION 800-680-7289

Option 1 - Order a copy of your credit report.

Option 2 - Automated procedure to add a fraud alert to your report: You will speak and spell into the phone information such as: Moved in last two years (y/n), SSAN, last name, first name, middle initial, street address, city, state, zip, employer name, home phone, work phone, etc.

You will receive a free copy of your credit report in 6 to 8 days.

NOTES: *Equifax and Experian fraud alerts remain active on your report for 3 months. You will be mailed paperwork to fill out and return to them to have the fraud alerts kept active on your report for 7 years, if you so desire. Trans Union fraud alerts remain active on your report for 7 years immediately upon entering the alert via phone. If you change the address or phone number(s) you provided, you must notify each of them in writing. Changes cannot be made over the phone.*

TIME SAVER: *Equifax, Experian, and Trans Union will all forward your fraud alert information to the other two credit bureaus, so that you don't have to make three separate phone calls. You just call one bureau and they will have the fraud alert added to your credit report with the other two bureaus! You will still get a free copy of your credit report from each of the three credit bureaus.*