

Credit Fraud Prevention Toolkit

Protect yourself against credit fraud

As part of TransUnion's ongoing effort to reduce and eliminate credit fraud, we created this toolkit to offer tips on how to avoid becoming a victim of this crime. It also includes several steps victims of credit fraud or identity theft should take to restore their credit reports.

Adding a protective statement to your credit file can significantly reduce your chances of becoming a victim of credit fraud or identity theft because it advises any potential creditors or businesses that receive your credit report to contact you before approving credit applications and issuing goods and services in your name. This statement is retained on your credit file for up to seven years from the date it was added, or until you request its deletion in writing. Additionally, your name and address will not be included on any pre-approved lists prepared by TransUnion for six months.

Please take a few moments to carefully read this information. If at anytime you have questions, visit our website at www.transunion.com or contact TransUnion's Fraud Victim Assistance Department (FVAD) toll-free at **(800)680-7289**.

How is credit fraud committed?

Credit fraud is committed when a person attempts to and/or succeeds in using another person's credit information to obtain credit with the intent of receiving goods and services in the victim's name. While some credit fraud is committed over a long period of time, most credit fraud criminals only utilize a specific person's credit for a short term and then move on to the next victim.

There are several different sources of personal information fraud criminals use, such

as information found on driver's licenses, credit cards, Social Security cards, telephone calling cards, and birth certificates. Other sources of identification include credit solicitations that are mailed to the victim's home and improperly discarded cancelled checks, bank statements, and mail the criminal steals either before or after the potential fraud victim has read it.

Tips to guard against credit fraud

- **Periodically review credit reports**

Order your credit reports from each of the three credit bureaus at least once a year to ensure that the information on your credit report is accurate. If you believe you have been a victim of credit fraud within the past year, you are entitled to a free copy of your credit report. To request a copy of your credit report from **TransUnion, visit our website at www.transunion.com, call (800)680-7289, or write P.O. Box 6790, Fullerton, CA 92834**. You can contact Experian and Equifax at:

Experian	Equifax
P.O. Box 2002	P.O. Box 740256
Allen, TX 75013	Atlanta, GA 30374
(888)397-3742	(800)525-6285

- **Properly discard documents**

Cut up, shred, or otherwise destroy credit card statements, bank statements, pre-approved credit offers that you don't intend to accept, or any other documents that have personal information on them before putting them in your trash or recycling bin. Never throw away credit card receipts in public trash cans.

- **Limit identification pieces**

Carry only essential identification pieces in your purse, wallet, backpack, automobile, etc. Avoid carrying such documents as a Social Security card, birth certificate or passport unless absolutely necessary.

- **Limit credit cards**

Reduce the number of credit cards you carry to a minimum. Try to carry no more than one or two credit cards in your purse or wallet, or limit the credit cards you carry to those you might use on that given day.

- **Memorize PINs and passwords**

Do not keep ATM personal identification numbers (PIN) or other passwords in your purse or wallet—memorize them. Avoid using easily discovered passwords or PIN codes such as your birthday, phone number, address, etc.

- **Protect credit and bank account information**

Keep a list or photocopy of all your credit accounts and bank accounts in a secure place, such as a lock box or locked file cabinet if possible. Include account numbers, expiration dates and telephone numbers of the customer service and fraud departments.

- **Guard your personal information**

Avoid giving out your credit card or other personal information, especially your Social Security number over the phone or the Internet, unless you are certain of the caller's identity. As a rule of thumb, only provide personal or credit card information when you have initiated the phone call. Also, consider listing only your name and telephone number (no address) in your local phone book.

- **Limit use of Social Security information**

Do not print your Social Security number or driver's license number on your checks.

- **If theft occurs**

If your credit cards or checks have been stolen, notify your creditors and banks immediately. Request a new bank account number and have new checks and credit cards issued.

Restore your credit if you've been a victim of fraud

If you think you may have been a victim of credit fraud, contact TransUnion's Fraud Victim Assistance Department at **(800)680-7289** immediately. We have the knowledge and resources to help you resolve fraudulent activity. TransUnion is prepared to accept consumer fraud statements 24 hours a day, seven days a week.

In the event you are a victim of fraud, the following procedures offer helpful tips to guide you through the credit restoration process.

- **Request credit reports**

Contact all three credit-reporting agencies (see front) to request a copy of your credit report and ask if any recent activity appears on your file. Also, examine the reports for any unusual activity. Consumers who indicate possible fraud will receive a free credit report from TransUnion.

- **Add protective statement**

Contact TransUnion and the other major credit reporting agencies to add a protective statement to your credit file. Ask how long the statement will remain on your report.

- **Identify all fraudulent activity**

Carefully examine credit reports and note any information that is unfamiliar, such as aliases, unknown addresses, and any accounts you do not recall opening. Also examine all inquiries on your account for any unusual activity.

- **Contact credit grantors**

If you suspect fraud, quickly notify your credit grantors. They will explain their credit fraud procedures and inform you of required documentation, which may include an "Affidavit of Fraud," police report, copy of your driver's license, documents from other credit grantors confirming fraud, etc. These documents may aid in prosecution of the criminal if caught. Once fraud is verified, request a letter

from the creditor and each of the major credit reporting agencies confirming the fraud. Keep a log of all phone conversations, including the name of the person you spoke to, the date and time of the call, and what you discussed with each company.

- **Contact law enforcement**

Notify your local, state, and federal law enforcement offices when fraud is suspected. Provide as much information as possible and request a case number. If a report is filed, obtain a copy for your records.

- **Dispute fraudulent information**

Dispute any suspected information on your credit report. Upon request, TransUnion will send you a dispute form (although it is not necessary and a phone call, letter, or e-mail to us will work as well). Once received, our office will investigate it within 30 days and send you an updated copy of your credit file reflecting the results of our investigation.

- **Don't forget about stolen checks**

If your checks have been stolen or used fraudulently, notify your bank, cancel your checking account and request a new account number. If you are unsure about outstanding checks, request a stop-payment order. The following companies are available to collect, report and investigate returned checks.

Checkrite/
Global Payments ... (800)638-4600
ChexSystems/
E-Funds (800)328-5121
SCAN (800)262-7771
TeleCheck (800)710-9898

- **Stolen Social Security numbers**

If your Social Security number has been used fraudulently, contact the Social Security Administration at (800)269-0271 to protect your right to benefits.

- **Removing protective statement**

To remove a protective statement

from your TransUnion credit file, submit a written request by mail or fax. TransUnion will authenticate this request by contacting you.

The Federal Trade Commission

The Federal Trade Commission (FTC) works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid fraud. To file a complaint or to get information on consumer issues including identity theft, visit www.ftc.gov or call toll-free, (877)FTC-HELP or (877)382-4357 TTY: (866)653-4261.

About FVAD

TransUnion's Fraud Victim Assistance Department (FVAD) is a full-service, centralized department dedicated solely to the detection, prevention and rectification of credit fraud. Established in January of 1992, the FVAD is designed to assist and support all victims of fraudulent activity. The FVAD welcomes your input on how we can improve our services to help you. If you have any questions or comments, please contact us at:

TransUnion Fraud Victim
Assistance Department
P.O. Box 6790, Fullerton, CA 92834
Toll-free Telephone: (800)680-7289
Fax: (714)447-6034
E-mail: fvad@transunion.com
www.transunion.com

