



## **Important Identity Theft Information**



DEPARTMENT OF POLICE

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**Credit Reports:** To obtain your free annual credit report you can either call 1-877-322-8228 or go online to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

This is the Federal Government's sponsored website for your free credit report. Other companies will offer you a "free" report with "strings" attached (such as credit monitoring, etc.). You do not have to sign up for any offers to be eligible to get your free report from the government's website.

**Fraud "Alerts" vs. Fraud "Freezes":** *Fraud alerts* can be placed on your credit report *free of charge*. The initial fraud alert is valid for 90 days, and can be renewed by calling/going online and completing the application process every 90 days. If you are a victim of identity theft, then you can place a credit "freeze" on your credit report. Credit "freezes" need to be placed with each bureau, and cost \$10 each. To "lift" the freeze, there is a fee of \$12.

**Equifax Credit Information Services**

Consumer Fraud Division  
PO Box 740256  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian's National Consumer Assistance**

PO Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

Fraud Victim Assistance Department  
PO Box 6790  
Fullerton, CA 92834  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**National Do Not Call Registry:** 1-888-382-1222 or [www.donotcall.gov](http://www.donotcall.gov).

You can limit the number of telemarketer calls you receive on your home and cell phones. Phone numbers will remain in the registry until they are disconnected, reassigned, or the consumer requests removal from the registry. Cell phone numbers can be added to the registry.

**Opt-Out of Pre-Approved Credit Offers:** 1-888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com)

You can limit the number of pre-approved credit offers you receive in the mail. Registration is valid for 5 years if you "opt-out" online. If you call the phone number and mail in a written request...it is a permanent "opt-out."

**Additional ID Theft Resources:**

Federal Trade Commission ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft))

Identity Theft Resource Center ( [www.idtheftcenter.org](http://www.idtheftcenter.org))

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