

■ CREDIT REPORTS

Check your credit report at least once a year for errors, negative information that could prevent you from obtaining a security clearance or mortgage, and signs of identity theft (see below).

- Experian (formerly TRW) (888) 397-3742
www.experian.com
- TransUnion (800) 888-4213
www.transunion.com
- Equifax (800) 685-1111
www.equifax.com

How to Request a Copy of Your Credit Report:

Consumers now get one free credit report each year from all three major credit report agencies. Go to www.annualcreditreport.com.

How to Correct an Error on Your Credit Report:

Under the Fair Credit Reporting Act (FCRA), both the Credit Reporting Agencies (CRAs) and the information provider (the person, company, or organization that provides information about you to a CRA) are responsible for correcting inaccurate or incomplete information in your report. To take advantage of all your rights under the FCRA, contact the CRA and the information provider if you see inaccurate or incomplete information. Dispute forms are included on websites, or you can request a hard copy from the CRA.

1. Tell the CRA, in writing, what information you think is inaccurate. Include copies (NOT originals) of documents that support your position. Send your letter by certified mail, return receipt requested, so you can document what the CRA received. Keep copies of everything.
2. CRAs must investigate the items in question – usually within 30 days – unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the

CRA, it must investigate, review the relevant information, and report the results back to the CRA. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide CRAs so they can correct the information in your file.

3. When the investigation is complete, the CRA must give you the written results and a free copy of your report if the dispute results in a change. (This free report does not count as your annual free report under the FACT Act.) If an item is changed or deleted, the CRA cannot put the disputed information back in your file unless the information provider verifies that the information is, indeed, accurate and complete. The CRA also must send you written notice that includes the name, address, and phone number of the information provider.
4. If you request, the CRA must send notices of any correction to anyone who received your report in the past six months. A corrected copy of your report can be sent to anyone who received a copy during the past two years for employment purposes.
5. If an investigation doesn't resolve your dispute with the CRA, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the CRA to provide your statement to anyone who received a copy of your report in the recent past. Expect to pay a fee for this service.

Tell the creditor or other information provider, in writing, that you dispute an item. Be sure to include copies (NOT originals) of documents that support your position. Many providers specify an address for disputes. If the provider reports the item to a CRA, it must include a notice of your dispute. And if you are correct - that is, if the information is found to be inaccurate - the information provider may not report it again.

How to Get Your Name Off Solicitation Lists:

Creditors receive lists of names from credit bureaus in order to prescreen your report and make promotional offers. To be excluded from these lists, call the credit bureaus or

1-888-5 OPT OUT or go to www.donotcall.gov; www.optoutprescreen.com; and www.the-dma.org.

Four Steps to Take if your Identity is Stolen:

1. Place a fraud alert on your credit reports and review your credit reports. Contact any one of the nationwide CRAs to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Equifax: 1-800-525-6285;

www.equifax.com

Experian: 1-888-EXPERIAN (397-3742);

www.experian.com

TransUnion: 1-800-680-7289;

www.transunion.com

In addition to placing the fraud alert on your file, the three CRAs will send you free copies of your credit reports, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

Contact the security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Follow up in writing, and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your

Social Security number or your phone number, or a series of consecutive numbers.

3. File a report with your local police or the police in the community where the identity theft took place.

Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check www.naag.org for a list of state Attorneys General.

4. File a complaint with the Federal Trade Commission.

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer your complaint to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

For more information, see ID Theft: What's It All About or Take Charge: Fighting Back Against Identity Theft at ftc.gov/idtheft.