

## **Consumer Identity Protection Resources**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission can be reached at

The Federal Trade Commission 600 Pennsylvania Ave. N.W.

Washington, D.C. 20580

1-877-ID-THEFT (1-877-438- 4338)

TTY: 1-866-653-4261

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

We always encourage users to regularly review their financial accounts and report any suspicious, unrecognized or inaccurate activity immediately.

You may obtain your free annual copy of your credit report from one or all the national consumer reporting companies by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 877-322-8228, or completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from <http://www.ftc.gov/credit>.

Should you find accounts that you don't recall opening, receive inquiries from creditors that you did not initiate on your credit report, or suspect any other identity theft, immediately file a police report with your local law enforcement agency and contact the U.S. Federal Trade Commission, and your financial institution.

You can also report suspicious activity to one of the three national consumer reporting agencies and obtain a 1-year Fraud Alert by calling one of the credit bureau phone numbers or visiting one of the websites below. If you become the victim of identity theft, you also have the right to place a 7-year Fraud Alert on your credit files.

- **Experian** 1-888-397-3742 or online at [www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)
- **Equifax** 1-877-478-7625 or online at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
- **TransUnion** 1-800-680-7289 or online at [www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

For additional protection, you can place a fraud alert on your credit file. A fraud alert helps to protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the agencies listed below. Additionally, you can put a security freeze on your credit file. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent; however, it also will delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies, as listed below.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
P.O. Box 105788 Atlanta, GA 30348- 5788 1-800- 685- 1111	P.O. Box 9554 Allen, TX 75013- 9554 1- 888-397-3742	P.O. Box 2000 Chester, PA 19016- 2000 1-888-909-8872
<a href="http://www.equifax.com/personal/credit-reportservices/credit-freeze/">www.equifax.com/personal/credit-reportservices/credit-freeze/</a>	<a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>	<a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>

You also have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.ftc.gov](http://www.ftc.gov).

## **State Specific Information**

### **For Residents of the District of Columbia**

You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft:

D.C. Attorney General's Office  
Office of Consumer Protection  
400 6th Street, NW, Washington DC 20001  
1-202-442-9828  
<https://oag.dc.gov/>

### **For Residents of Iowa**

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at:

Iowa Attorney General's Office  
Director of Consumer Protection Division  
1305 E. Walnut Street #110 Des Moines, IA 50319  
1-515-281-5926  
<https://www.iowaattorneygeneral.gov/>

### **For Residents of Maryland**

You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place Baltimore, MD 21202 1-888-743-0023  
<https://www.marylandattorneygeneral.gov/>

### **For Residents of Massachusetts**

You have the right to obtain a police report with respect to this incident and to request a security freeze, as described above. There is no fee for requesting, temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies.

### **For Residents of New Mexico**

New Mexico consumers have the right to obtain a security freeze as described above, or to submit a declaration of removal.

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. the unique personal identification number, password or similar device provided by the consumer reporting agency;
2. proper identification to verify your identity;
3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should

contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

### **For Residents of New York**

You may also obtain information about security breach response and identity theft prevention and protection from the New York Attorney General's Office:

Office of the Attorney General  
The Capitol

Albany, Office of the Attorney General The Capitol Albany, NY  
12224-0341 1-800-771-7755

<https://ag.ny.gov/>

### **For Residents of North Carolina**

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division

9001 Mail Service Center Raleigh, NC 27699-9001  
1-919-716-6000

<https://ncdoj.gov/>

### **For Residents of Oregon**

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows:

Oregon Department of Justice  
1162 Court Street NE Salem, OR 97301-4096  
1-877-877-9392  
<https://www.doj.state.or.us/>

### **For Residents of Rhode Island**

You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General:

Office of the Attorney  
General 150 South Main Street Providence, RI, 02903  
1-401-274-4400  
<https://riag.ri.gov/>

### **For Residents of Vermont**

You may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's Office:

Vermont Attorney General's Office  
109 State Street Montpelier, VT 05609-1001  
1-800-649-2424  
<https://ago.vermont.gov>