

PLACE A FRAUD ALERT...ROANOKE RAPIDS POLICE DEPARTMENT

FEDERAL TRADE COMMISSION CONSUMER INFORMATION...

Ask 1 of 3 credit reporting companies to put a fraud alert on your credit report. They must tell the other companies 2 companies. An initial fraud alert can make it harder for an identity thief to open more accounts in your name. The alert lasts for 90 days but you can renew it.

- ✚ Why Place an Initial Fraud Alert.
- ✚ How to Place an Initial Fraud Alert.
- ✚ Contact Information for Credit Reporting Companies.

Why Place an Initial Fraud Alert:

The national credit reporting companies keep records of your credit history. If someone has misused your personal or financial information, call 1 of the companies and ask for an initial fraud alert on your credit report. A fraud alert is **free**. You must provide proof of identity. The company you call must tell the other companies about your alert.

An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. The initial alert stays on your report for at least 90 days. You can renew it after 90 days. It allows you to order one free copy of your credit report from each of the three credit reporting companies. Be sure the credit reporting companies have your current contact information so they can get in touch with you.

How to place an Initial Fraud Alert:

- ✓ Contact 1 credit reporting agency
- ✓ Report that you are an identity theft victim
- ✓ As the company Ask the company to put a fraud alert on your credit file
- ✓ Confirm the company you call will contact the other 2 companies
- ✓ Update your files-Get a free Credit report
- ✓ Mark your Calendar-Good for 90 days-Renew after 90 days
- ✓ Update your files-Record the date you made calls and keep copies

Contact Information for The Credit Reporting Companies:

TransUnion...1-800-680-7289

Experian.....1-888-397-3742

Equifax.....1-888-766-0008

Federal Trade Commission...consumer.ftc.gov

