

The credit reporting agency will place the freeze within 5 business days after receiving your request. Within 10 days of the freeze, you will receive a confirmation that your credit report has been blocked and you will be provided with a personal identification number.

How can I remove the freeze?

You can remove or temporarily suspend the freeze by contacting the credit reporting agencies. You will need to supply proper identification including the password that was provided to you by the credit reporting agencies. The freeze will be lifted within 3 business days of receiving your request.

What can I do if I am a victim of Identity Theft?

- * **Notify the police**
- * **Complete an Identity Theft Affidavit**
You can get an affidavit by contacting the Federal Trade Commission at the address below or at <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>
- * **Notify the lender and request the account be closed.** Send a copy of the police report and Identity Theft Affidavit
- * **Place a fraud alert**
- * **Freeze your credit report**
- * **File a complaint** with state regulators and with the Federal Trade Commission (FTC) at:

Federal Trade Commission
CRC- 240
Washington DC 20580
www.ftc.gov
Ph. 877 382-4357

Credit Reporting Agencies

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111

Fraud Alerts or Security Freezes
call: 800-525-6285

Experian

P.O. Box 2104
Allen, TX 75013-0949
1-888-397-3742

Fraud Alerts or Security Freezes
call: 888-397-3742

Trans Union

P.O. Box 1000
Chester, PA 19022
1-800-916-8800

Fraud Alerts or Security Freezes
call 800-680-7289

Free Annual Credit Report
Online at

www.annualcreditreport.com



MAINE BUREAU OF FINANCIAL INSTITUTIONS

1 800-965-5235

www.MaineBankingReg.org

Professional & Financial Regulations

Credit Reports and Identity Theft



***What you can do to
help prevent
identity theft***

What you don't know can hurt you

When your identity has been stolen, it may take months or even years before you realize that somebody is using your good credit rating. Checking the accuracy of your credit report regularly can detect signs of identity theft early. Since creditors, employers, insurance companies and landlords are making decisions about you based on the information contained in your credit report, it is a good idea to verify the information. After all, your credit report will follow you throughout your life and can help or hinder you financially.

How do I get a copy of my credit report? The law allows you to receive a free copy of your credit report once a year. To receive a copy of your report, requests should be sent to the three major credit reporting agencies, also known as credit bureaus. You may also get your report online at www.annualcreditreport.com. You will need to supply your complete name, address, social security number, and date of birth with your request. Each credit bureau may have different information. Therefore it is important to obtain your credit report from **each** of the credit bureaus. Input errors can result in incomplete, misspelled or inaccurate information. Identity theft can also cause incorrect information. Review your report carefully and dispute any errors.



What should I look for on my credit report? Check your **personal information**; look for addresses that are unfamiliar, incorrect social security number or date of birth and unknown employers. There is no need to be concerned if previous addresses, employers and any other names you have used in the past appear on your report.

Review any **public records** such as liens, judgments, collections, child support debts and bankruptcy. Credit reporting agencies must correct or update erroneous or incomplete entries. If the court document itself is inaccurate, however, you might have to get the court to correct it.

Verify your **credit history** for incorrect information. Look for accounts that are not yours or activity on accounts that you have not used recently. Review your balances, but remember the information may be from a month, maybe two months ago.

Pay particular attention to the **inquiries** section of your credit report. Unauthorized entries, other than routine inquiries for pre-screened credit offers could be a sign that a thief has requested credit in your name or is impersonating a business that has a legitimate right to obtain your credit report. The information they gain may allow them to access your accounts or your personal information.

What should I do if the information on my credit report is incorrect? If you believe there is information that is inaccurate, use the dispute form enclosed with your credit report or the dispute section of the website noted on your credit report.

The credit reporting agency is required by law to investigate your dispute, make corrections as appropriate and report the results to you.

How can I use my credit report to prevent identity theft? Monitoring your credit report is a good start; however, there are other steps you can take. You can place a **fraud alert** on your credit report. A fraud alert directs lenders to verify your identity before issuing loans or credit, typically by calling you first. Creditors, however, aren't legally required to abide by, or even check for, a fraud alert.



A new Maine law allows you to place a **security freeze** on your credit report. A security freeze goes a step further.

When a freeze is in place, a lender will be told that it cannot see your credit file because you have a freeze on it. Without seeing your credit report, few lenders will issue credit. Identity thieves can be prevented from opening accounts in your name if you have placed a security freeze on your credit file. But this does not mean that you won't be able to get credit for yourself or allow potential employers to run a background check.

How can I place a freeze on my credit report? To place a security freeze on your credit file you must send a request, in writing, to the three major credit reporting agencies by certified mail. If you are a victim of identity theft and have reported the crime to law enforcement, the customary fee for the security freeze will be waived.