



How to Respond to Credit Fraud or Identity Theft

The Four-Step Process

Experian® suggests that you follow a four-step process if you notice something unfamiliar or suspicious on one of your accounts or if someone accesses your bank account or commits any type of fraudulent activity using your identity.

Step 1: Contact Experian's National Consumer Assistance Center

To add an alert at any time of the day or night, visit our online Credit Fraud Center or

Experian Fraud Division 1 888 397 3742

Equifax Fraud Division 1 800 525 6285

TransUnion Fraud Division 1 800 680 7289

An initial security alert can be immediately added to your credit file. This alerts creditors to confirm your identity before extending credit. Once an alert is added, your name will be removed from prescreened credit solicitation lists.

Remember! An alert may prevent you from being approved for new credit or you may be asked to provide identity information!

- You also may request a complimentary credit report.
- The alert will be shared with the other national credit reporting companies, Equifax and TransUnion, so they can add the alert to their credit files.

Step 2: Review Complimentary Credit Report or Order Report

- Review your consumer disclosure for fraudulent data and call the special telephone number listed on the credit report.
- You will speak with an Experian consumer assistance associate who is specially trained in fraud victim assistance.
- Together, you and the consumer assistance associate identify fraudulent items. The items are investigated and verified.

Step 3: Experian Investigates

Experian verifies the information that the consumer alleges as fraudulent with the creditors or data furnishers.

- Upon receipt of a valid police report or valid state approved identity theft form, Experian blocks alleged fraudulent information from view by creditors and other

users of the report. This allows you to continue to be credit-active without being penalized for any fraudulent information on your report.

Submit Police Report or Proof Documents

Experian employs special system procedures and matching criteria to ensure that fraudulent data is removed as soon as possible.

Step 4: Fraudulent Data Is Removed

Experian must complete an investigation within 30 days (or 45 days if information on an annual credit report is disputed).

The data contributor is asked to verify the information it reported with its records.

Once the response is received, the consumer will be notified