

Placing a “Fraud Alert”

A fraud alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. ***Be prepared to provide the agency with your Social Security number, name, address and other personal information requested by the consumer reporting company.***

The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is sufficient. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. If you do not receive a confirmation from a company, you should contact that company directly to place a fraud alert.

- Equifax: 1-800-525-6285
- Experian: 1-888-397-3742
- TransUnion: 1-800-680-7289

The fraud alert entitles you to free copies of your credit reports from each company.

Review your credit report careful to look for:

- **Inquiries from companies you haven’t contacted**
- **Accounts you didn’t open**
- **Debts on your accounts that you can’t explain.**

If you discover any findings there are steps you can take to regain your identity and dispute fraudulent accounts/transactions.

1. Request Fraudulent Transaction/Account Information and Close Fraudulent Accounts

2. Complete a Comprehensive ID Theft Affidavit

3. Report ID Theft to Your Local Police Department

4. Report the theft to the Federal Trade Commission

- Online: www.ftc.gov/idtheft
- By Phone: 1-877-ID-THEFT (1-877-438-4338)
- By Mail: Identity Theft Clearinghouse, Federal Trade Commission
Washington, DC 20580

4. Dispute Fraudulent Charges to Your Account

5. Formally Dispute Unauthorized Signatures

Fight ID Theft with Project SAFE

Atlanta Victim Assistance, Inc. • 150 Garnett Street Atlanta, Georgia 30303 • (404) 588-4740

ID Theft Hotline: (404) 588-4753