COMPREHENSIVE
WEALTH MANAGEMENT

HOW TO OBTAIN A CREDIT REPORT, PLACE A FRAUD ALERT, AND FREEZE CREDIT

How to Obtain a Credit Report

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus: Equifax, Experian, and TransUnion. **To order a free credit report, visit www.AnnualCreditReport.com or call (877) 322-8228.** Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
(888) 298-0045	(888) 397-3742	(800) 916-8800

How to Place a Fraud Alert

Consumers have the right to place an *initial* or *extended* fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is place on a consumer's credit file. Upon seeing a fraud alert displayed on a consumer's credit file, a business is *required* to take steps to verify the consumer's identity before extending new credit.

If consumers are the victim of identity theft, they are entitled to an extended fraud alert lasting seven years.

How to Place a Fraud Alert *(continued)*

To place a fraud alert, contact any of the three major credit reporting bureaus. When a fraud alert is placed at one credit bureau they are legally required to report it to the other two. In order to obtain an extended Fraud Alert a consumer must have completed an FTC identity theft report at IdentityTheft.gov or filed a police report.

Fraud alerts **do not** prevent business from seeing your credit report. Fraud alerts can be renewed.

How to Freeze Credit

A more restrictive and longer lasting alternative to a fraud alert is a credit freeze. When a credit freeze is in place, new credit accounts cannot be opened in the name of the consumer. By law, there is **no cost to place or lift a credit freeze**, and it does not affect a consumer's credit score.

Consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in a credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

To request a credit freeze, individuals may need to provide some or all of the below information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security Number
3. Date of Birth
4. Addresses for the prior two to five years
5. Proof of current address (such as a current utility bill or statement)
6. A current, legible photocopy of government-issued identification (such as a state's driver's license, passport, or state-issued ID card)

To fully implement a credit freeze, contact all three of the major credit bureaus. Should consumers need to lift the credit freeze when lenders need access to credit, it is a good idea to identify which credit bureau a lender will use and ONLY lift the freeze at that particular credit bureau. Once the lender has obtained the information they need, the freeze can be restored.