



The ONE SOURCE for all your credit reporting needs

Welcome to CREDIT BUREAUS AND ID THEFT

ID THEFT: USING SOMEONE ELSE'S NAME AND PERSONAL INFORMATION TO OPEN NEW ACCOUNTS WITH OUT THEIR PERMISSION.

CREDIT FRAUD: USING CHECKS, CREDIT CARDS, DEBIT CARDS, ETC WITHOUT THE PERMISSION OF THE OWNER.

**Consumer Credit Reporting Companies to Unveil
www.Annualcreditreport.com on Dec. 1**

November 23, 2004 — The nation's three consumer credit reporting companies — Equifax, Experian and TransUnion — today jointly announced their centralized credit report request service: **www.Annualcreditreport.com**, to process requests for a free credit file disclosure, beginning on Dec. 1.

The three companies have always encouraged consumers to regularly review their credit reports. **www.Annualcreditreport.com** will offer consumers a convenient way to request their credit reports in a secure environment. The site is for exclusive use for consumers requesting their one free credit report every twelve months under the Fair and Accurate Credit Transactions Act (FACT Act).

As established by FACT Act regulations, **www.annualcreditreport.com** will become available to U.S. consumers in phases with the first phase commencing on December 1, 2004 for Western U.S. states (Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, New Mexico, Nevada, Oregon, Utah, Washington, and Wyoming).

The remaining U.S. states will be deployed as follows: **Mid-Western states – March 1, 2005**; Southern states – June 1, 2005; and Eastern states and other U.S. territories completing the rollout on September 1, 2005. A complete map outlining the launch is available at the website.

www.Annualcreditreport.com, the only service authorized by Equifax, Experian and TransUnion, allows consumers to request, view and print one, two or all three of their free credit reports in a fast and convenient way via a secure Internet site. Consumers should not provide their personal information to any other company or person in connection with requesting free annual credit file disclosures under the FACT Act.

Additionally, the service offers consumers the option of requesting their credit reports by telephone or by mail. Forms to request credit reports by mail can be printed from the site. Telephone and mail requests will be processed within 15 days of receipt.

Internet URL: **www.annualcreditreport.com**
Toll Free Number: 877-322-8228
Mailing Address:
Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA 30348-5281

1. Watch for shoulder-surfers. When entering a PIN number or a credit card number in an ATM machine, at a phone booth, or even on a computer at work, be aware of who is nearby and make sure nobody is peering over your shoulder to make a note of the keys you're pressing.
2. Require photo ID verification. Rather than signing the backs of your credit cards, you can write "See Photo ID".
3. Shred everything. One of the ways that would-be identity thieves acquire information is through "dumpster-diving", aka trash-picking. If you are throwing out bills and credit card statements, old credit card or ATM receipts, medical statements or even junk-mail solicitations for credit cards and mortgages, you may be leaving too much information laying about.
4. Destroy digital data. When you sell, trade or otherwise dispose of a computer system, or a hard drive, or even a recordable CD, DVD or backup tape, you need to take extra steps to ensure the data is completely, utterly and irrevocably destroyed. Simply deleting the data or reformatting the hard drive is nowhere near enough. Use a product like ShredXP to make sure that data on hard drives is completely destroyed. For CD, DVD or tape media you should physically destroy it by breaking or shattering it before disposing of it.
5. Be diligent about checking statements. This actually has two benefits. First, if you are diligent about checking your bank and credit statements each month, you will be aware if one of them doesn't arrive and that can alert you that perhaps someone stole it from your mailbox or while it was in transit. Second, you can ensure that the charges, purchases or other entries on the statement are legitimate and match up with your records so that you can quickly identify and address any suspicious activity.
6. Pay your bills at the post office. Never leave your paid bills in your mailbox to be sent out.
7. Limit the information on your checks. In fact, some recommend that you only include your first initial in the name space of your check, such as "T. Bradley" rather than writing out "Tony Bradley" so that if someone did get one of your checks they would not know your full name.
8. Analyze your credit report each 4 months. You should review it to make sure the information on it is accurate and also make sure that there aren't any accounts on there that you aren't aware of or any other suspicious entries or activity.
9. Protect your Social Security number. You should never use your Social Security Number as any part of a username or password that you establish and you should never divulge it to telephone solicitors or in response to spam or phishing scam emails either.
10. Caveat Emptor. I will offer my apologies in advance, and I mean no offense to smaller businesses just building themselves up or getting established, but I recommend you not do business online with companies you don't know anything about. You can feel relatively secure doing business online with Amazon.com or BestBuy.com or any web site affiliated with well-known, national or global merchants. But, if you are buying something online you need to have some level of trust that the company you are doing business with is legitimate and that they take the security of your personal information as seriously as you do. When you do make online purchases, read the companies online privacy policy first to ensure you agree with it and make sure you are on a secure or encrypted web site (symbolized by a small padlock at the bottom right of the screen in Internet Explorer).

When on the internet, use Firefox or Netscape.

FREQUENTLY up-date your computer software programs for antivirus, firewalls, AdWare, spam, key loggers and any others.

Better yet, use a MacIntosh. Since 1997 there have been an average of 217 worms and viruses per week for Windows computers.

There have been a total of 66 for Mac and none since OS 10 was introduced.

Place passwords on all financial accounts, (checking, savings, investments, ATM and debt cards and credit cards) and cell phones.

Change the passwords each 6 months.

Do not give personal information over a cell or cordless phone.

Never discuss personal business over a cell phone or cordless phone.

Know the dates you should receive your bank and credit card statements.

Stop mail while on vacation.

Use a low limit credit card for online shopping.

Never post identifying information about you or your family on your personal web site.



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Phone Numbers:

Fraud: Equifax 888-766-0008

Experian 888-397-3742

TransUnion 800-680-7289

Opt out of Pre approved mailings from all 3 national bureaus:
888-567-8688

To obtain a credit report, for a fee or if you have been turned town for credit or insurance, from each bureau:

Equifax: 888-766-0008

Experian: 888-397-3742

TransUnion: 800-916-8800

Free Credit Report: 877-322-8228
www.annualcreditreport.com