

Precautionary Measures

As a precaution, the University recommends that you check your credit report in the next couple of months and again in six months to verify that your expenditures and your debts are accurate. The three credit report companies which provide reports are:

	Place a Fraud Alert	Order a Credit Report	Address
Equifax www.equifax.com	1-800-525-6285	1-800-685-1111	P.O. Box 74026 Atlanta, GA 30374
Experian www.experian.com	1-888-397-3742	1-888-397-3742	P.O. Box 2002 Allen, TX 75013-2002
Trans Union www.transunion.com	1-800-680-7289	1-877-322-8228	P.O. Box 6790 Fullerton, CA 92834

A free credit report is available from each of these companies once every 12 months. You can access these free credit reports only through www.annualcreditreport.com.

The following agencies can provide additional information about identity theft:

Federal Trade Commission: www.ftc.gov

Social Security Administration Fraud Hotline: 1-800-269-0271

Should you determine that there are discrepancies, and that your information is being used by someone else for fraudulent or criminal purposes, such as applying for a credit card, obtaining loans in your name, making unauthorized purchases, or gaining access to your bank accounts or other private information, you can follow the steps below.

- If you find any fraudulent accounts or unauthorized access on your record, contact the security departments of the creditors or financial institutions that granted the credit and close these accounts.
- If you discover misuse of your Social Security number, contact the Social Security Fraud Hotline at 1-800-269-0271 from 10 a.m. to 4 p.m. Eastern Standard Time. TTY: 1-800-501-2101.
- If your personal information is being used for fraudulent or criminal purposes, file a report with the police. Keep a copy of the police report in case you need proof of the crime to show the bank, credit card company, or others.
- If you are a victim of identity theft, you can also file a complaint with the Federal Trade Commission (FTC) by Internet: www.consumer.gov/idtheft (click *File a Complaint* from the menu at the left); Telephone: 1-877-438-4338; or TDD: 202-326-2502.
- Keep a record of all communications with credit bureaus, creditors, financial institutions, and police, including dates.

For any additional information or questions call 956/381-2121.