



Fraud Alert!

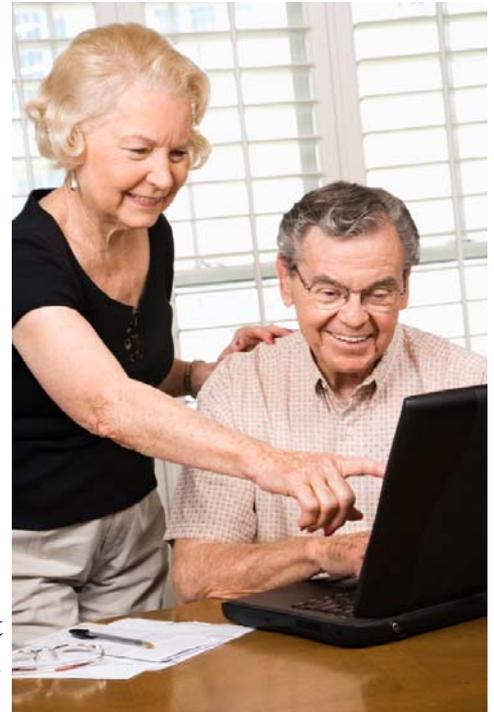
C.A.S.E. Program – From Weld County District Attorney Kenneth R. Buck

How to Set Up a Fraud Alert

If you have reason to suspect that someone might tamper with your identity, such as after losing a wallet or purse, it's a good idea to set up a fraud alert through the three credit reporting agencies.

A **temporary fraud alert** is a free 90-day service that indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request is denied.

An **extended fraud alert** is similar to an initial 90 day alert, except that it lasts for 7 years, and to verify your request a creditor must contact you on the telephone number that you provide when you requested the extended fraud alert. A valid police report showing that you have been a victim of identity theft is required to place an extended fraud alert.



How it Works:

Equifax works with the other two nationwide credit reporting agencies, Experian and TransUnion, so that when you request an alert through Equifax, your request is automatically sent to the other two agencies. Generally, the alert will be placed on your credit file with all three agencies within 48 hours.

Next Steps:

To place a Fraud Alert on your Equifax credit file, go online, call or write Equifax:

Go Online: Place an Initial 90 Day Fraud Alert by visiting www.equifax.com

Call: 1-800-525-6285

Write to: Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069

Immediately report to your local police agency if you think you are a victim of crime.
To view other Fraud Alerts, go to www.weldda.com.