

Scam Alert Information

Annual Credit Report



EQUIFAX



Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, request your report by phone or request your report through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

You can request three free credit reports each year from the three major credit reporting agencies, "Experian", "Equifax", & "TransUnion" using the following web site or toll free telephone number.

www.annualcreditreport.com

877-322-8228

To ensure you get a free report it's important to use the link www.annualcreditreport.com not one of the free credit report addresses you see on TV or a link to the individual credit agencies or you'll pay for the reports. You are entitled to three free reports from each of the credit agencies each year.

Protect Yourself From ID Theft

Guard Your Personal Information to Protect Yourself From Identity Theft

Protect Your Social Security Number

- Don't carry your Social Security card in your wallet.
- If you need to carry your card make a copy and black out the first five numbers
- Give your Social Security Number (SSN) only when absolutely necessary.
- Ask why a SSN is needed, who has access to it, and how it will be kept confidential.
- Don't print your SSN or driver's license number on your checks.
- Read more tips about how to [protect your ID online](#)

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Destroy Documents You Don't Need

- Shred old bank statements, insurance forms, credit applications, etc.
- [Sign up for alerts](#) to learn about shred-a-thons in your area, or check our [list of events](#).
- Destroy receipts that show your credit card number. It's illegal in North Carolina for a business to print the full credit card number on a customer's electronically generated receipt.

Monitor Your Finances

- Limit the number of credit cards you carry.
- Watch for missing bills and review your monthly statements carefully. Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize.
- Use automatic deposit for payroll, social security or other federal benefit checks. To sign up for automatic deposit of Social Security checks and other federal benefit payments, call (800) 333-1795 or visit [Go Direct](#).
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.
- Review your Social Security Earnings and Benefits Statement for errors in your yearly salary. To order a statement, call (800) 772-1213.
- "Opt out" of sharing your nonpublic personal information or credit report information with other businesses.

Watch Over Your Credit Reports - (see credit reports above)

- You are entitled to one free credit report each year from each nationwide credit bureau. To get your free report, go to www.annualcreditreport.com or call 1-877-322-8228.
- To track your credit during the year, request a free report from a different credit bureau every four months.

Get a Free Security Freeze - (see information below)

- Stop identity thieves from getting new credit in your name by placing a [security freeze](#) on your credit.
- All North Carolina consumers can now get free security freezes online. Identity theft victims and seniors can also get free security freezes by mail or phone.

Protect Passwords

- Don't carry your personal identification numbers (PIN) in your wallet or purse.
- Don't share PINs or passwords, even with close friends or relatives.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or a family member's birth date, your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Choose a different PIN for each account.

Protect Yourself From ID Theft

Guard Your Personal Information to Protect Yourself From Identity Theft

Protect Your Mail

- Call 1 (888) 5-OPT-OUT or visit www.optoutprescreen.com to stop pre-approved credit card applications that a thief could steal and use to get credit in your name.
- Place outgoing mail into a locked mailbox such as a blue postal service box.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Cut down on [junk mail](#) by contacting the [Direct Marketing Association](#).

Protect Your Information Online

- Beware of [phishing](#), emails that claim to come from a bank, Internet Service Provider, business or charity and ask you to confirm your personal information or account number. Forward the email to spam@uce.gov.
- Never send your SSN or financial account numbers by email or transmit these numbers online unless using a secure website or encryption software.
- Shop only on secure websites, and read website privacy policies
- Read more tips about how to [protect your ID online](#)

Beware of Scams and Frauds

- Never give personal information to telemarketers who call you on the phone. To cut down on unwanted telemarketing calls, sign up for the [Do Not Call Registry](#) online or call (888) 382-1222.
- Double-check references for door-to-door sales, [home repair offers](#) and other products.
- Verify that [charities](#), businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, hang up and contact the company at a number you know is valid to verify the request.
- [Sign up for alerts](#) to hear about the [latest scams](#).

Freeze Your Credit

What Is a Security Freeze?

A "security freeze" is a consumer right provided by North Carolina law, enacted as part of the Identity Theft Protection Act of 2005 pushed by Attorney General Roy Cooper.

Placing a security freeze on your credit reports blocks access to your credit unless you have given your permission. This can prevent an identity thief from opening a new account or getting credit in your name.

North Carolina consumers can now get a free security freeze online, thanks to a recent change in the law.

Identity theft victims who have filed a police report, their spouses, and consumers over the age of 62 can also get free security freezes by mail or phone.

A security freeze, also known as a credit or a file freeze, can be lifted (or "thawed") temporarily when you are applying for credit, or removed permanently.

Freeze Your Credit

How a Security Freeze Works

- Once you've placed a security freeze on your credit, a creditor who asks to see your file will see a message that your file is frozen. The creditor will not see your credit score, and may treat your application as incomplete but not rejected.
- Government agencies collecting child support payments or taxes and your existing creditors or collection agencies acting on their behalf can continue to access your credit despite the freeze.
- Other creditors may also use your information to offer you pre-approved credit. You can stop most credit offers by calling (888) 5-OPT-OUT or visiting www.optoutprescreen.com.
- You will still be able to get a free copy of your credit report annually from each credit bureau.

To initiate a security freeze on-line click the link below

<http://ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself/Freeze-Your-Credit/Free-Security-Freeze.aspx>

Security Freeze by Phone or Mail - Free For ID Theft Victims, Seniors

You can establish and manage a security freeze by mail or phone. These methods are always free for identity theft victims who have filed a police report, their spouses, and consumers over the age of 62. Other consumers can be charged up to \$3 per credit bureau each time they establish a security freeze by mail or phone, although some credit bureaus are not currently charging consumers these fees. Before requesting a security freeze by mail or phone, check the credit bureau's website to see if they charge a fee.

To initiate a phone or mail request for a freeze click the link below

<http://ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself/Freeze-Your-Credit/Security-Freeze-by-Phone-or-Mail.aspx>

Keep Your PINs or Passwords

When you establish a security freeze with a credit bureau, the company will provide you with a PIN (Personal Information Number) or password. Make sure you keep this information in a safe place. You will need it when you lift or remove your security freeze. If you lose your PIN or password, the company must give you a new one free of charge. If you lose it a second time, the company can charge up to \$3 to give you a new one.