

ADDITIONAL RESOURCES

Contact information for the three nationwide credit reporting agencies is:

Equifax	PO Box 740241, Atlanta, GA 30374	www.equifax.com	1-800-685-1111
Experian	PO Box 2104, Allen, TX 75013	www.experian.com	1-888-397-3742
TransUnion	PO Box 2000, Chester, PA 19022	www.transunion.com	1-800-888-4213

Monitor Accounts & Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado and Georgia residents: You may obtain one or more (depending on the state) additional free copies of your credit report. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling any one of the credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open new accounts or change existing accounts. For that reason, a fraud alert may protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. Each credit reporting agency may charge a fee to place a freeze, temporarily lift it or permanently remove the freeze. The fee is waived if you are a victim of identity theft and have submitted a valid investigative or law enforcement report or complaint relating to the identity theft incident to the credit reporting agencies. (You must review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted.)

Internal Revenue Service: Tax-related identity theft is when someone uses your Social Security number to file a false tax return claiming a fraudulent refund. If you received IRS correspondence indicating you may be a victim of tax-related identity theft or your e-file tax return was rejected as a duplicate, take the following steps with the IRS:

- Submit an IRS Form 14039, Identity Theft Affidavit
- Continue to file your tax return, even if you must do so by paper, and attach the Form 14039
- Watch for any follow-up correspondence from the IRS and respond quickly.

The fillable IRS Form 14039 is available at IRS.gov. Follow the instructions exactly. You can fax or mail it or submit it with your paper tax return if you have been prevented from filing because someone else has already filed a return using your SSN. You only need to file it once.

Federal Trade Commission and State Attorneys General Offices; Reporting of identity theft and obtaining a police report. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. Request copies of any police or investigation reports created, as you might need to provide this information to credit reporting agencies or to supposed creditors to clear up your records.

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338)

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.