

ADDITIONAL RESOURCES TO PROTECT YOURSELF AGAINST IDENTITY THEFT

If you discover errors or suspicious activity on your credit card account, you should immediately contact your credit card company. Confirm the address on file is your current address and that all charges on the account are legitimate.

To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com or call (877) 322-8228. Review your credit reports carefully for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name, and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report. You can reach the credit reporting agencies at:

Equifax P.O. Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com	Experian P.O. Box 2104 Allen, TX 75013 (888) 397-3742 www.experian.com	TransUnion P.O. Box 2000 Chester, PA 19022 (800) 916-8800 www.transunion.com
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Place a fraud alert or security freeze on your credit file – Credit bureaus have tools you can use to protect your credit, including fraud alerts and security freezes.

A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

Equifax (877) 478-7625

Experian (888) 397-3742

TransUnion (800) 680-7289

A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services, **including the activation of credit monitoring services**. You must contact each credit agency separately to order a security freeze.

You can obtain more information by visiting the credit bureaus at the following addresses.

Equifax	https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
Experian	http://www.experian.com/consumer/security_freeze.html
TransUnion	http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

Report suspicious activity – If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity theft victims.

You may also contact the IRS Identity Protection Specialized Unit at (800) 908-4490. See [identitytheft.gov/databreach](https://www.irs.gov/identitytheft.gov/databreach) for additional follow-up steps.

If you believe a fraudulent return may have been filed using your information, please contact the Delaware Division of Revenue at (800) 292-7826 or (302) 856-5358, or visit our website at www.revenue.delaware.gov for more information regarding identity theft.