New Account Fraud

This type of fraud occurs when your personal identifying information is used to open new accounts without your consent. This includes bank accounts, credit cards, car loans, home loans, cell phone and internet service accounts, utility accounts (electric, water, cable etc.) and education loans.

If you believe that you have been the victim of this type of identity theft, you should first obtain copies of each of your three credit reports. You can request your free report online, by phone or by mail.

Go to:

<u>AnnualCreditReport.com</u>

Call:

1-877-322-8228

By mail:

Annual Credit Report Request Service P.O. Box 105281, Atlanta, GA 30348-5281.

For more information on this service, visit the <u>Federal Trade Commission</u>.

If you discover unauthorized accounts on your credit reports, you should immediately contact the credit reporting bureaus and place a fraud alert on your credit file.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. If you do not receive a confirmation from a company, you should contact that company directly to place a fraud alert.

- Trans Union: 1-800-680-7289;
 Fraud Victim Assistance Division,
 P.O. Box 6790,
 Fullerton, CA 92834-6790
 www.transunion.com;
- Equifax: 1-800-525-6285;
 P.O. Box 740241,
 Atlanta, GA 30374-0241
 www.equifax.com;
- Experian: 1-888-EXPERIAN (397-3742);
 P.O. Box 9554,

Allen, TX 75013 www.experian.com;

After placing the fraud alert on your accounts please complete the Garland Police Department <u>Identity Theft Affidavit</u>, call the police department and an officer will be dispatched to take a report from you. Please provide the officer with a signed and notarized (two places) affidavit and a copy of your credit report showing the fraudulent accounts. Retain a copy of the affidavit for your records.