

HELPFUL HINTS
(source: Vermont Attorney General's Office)

Below is a check list of suggestions of how you can best protect yourself.

1. **Review your bank, credit card and debit card account statements** over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union.
2. **Monitor your credit reports** with the major credit reporting agencies.

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-916-8800
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374-0241	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com

Under Vermont law, you are entitled to a free copy of your credit report from those agencies every twelve months.

Call the credit reporting agency at the telephone number on the report if you find:

- Accounts you did not open.
- Inquiries from creditors that you did not initiate.
- Inaccurate personal information, such as home address and Social Security number.

3. If you do find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office immediately.

4. If you find suspicious activity on your credit reports or on your other account statements, **consider placing a fraud alert** on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alerts with all of the agencies.

Equifax	Experian	TransUnion
800-525-6285	888-397-3742	800-680-7289

5. If you find suspicious activity on your credit reports or on your other account statements, **consider placing a security freeze** on your credit report so that the credit reporting agencies will not release information about your credit without your express authorization.

6. Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you **check your credit report** for the next two years. Just call one of the numbers in paragraph 2 above to order your reports or to keep a fraud alert in place.

Helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.