



## Contact Information for Credit Reporting Agencies

If you feel that you have been a victim of Identity Theft contact your credit reporting agency to place a fraud alert on your credit reports, and review your reports.



You need to only contact one the three agencies to place an alert. The agency you call is required to contact the other two, which will then place an alert on their version of your report.

**EQUIFAX:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com)  
P.O. Box 740241, Atlanta, GA 30374-0241

**EXPERIAN:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com);  
P.O. Box 9532, Allen, TX 75013

**TRANS UNION:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com);  
Fraud Victim Assistance Division,  
P.O. Box 6790, Fullerton, CA 92834-6790



***There are two types of fraud alerts: an initial alert and an extended alert.***

- **An initial alert** stays on your credit report for at least 90 days. You may ask that an initial fraud alert be placed on your credit report if you suspect that you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you've been taken in by a phishing scam.
- **An extended alert** stays on your credit report for seven years. You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting agency with an "identity theft report". In addition, the consumer reporting agency will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

***To obtain a free copy of your credit report go to:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
or call Equifax at 1-800-525-6285.***



This information is provided by First Mid Bank & Trust  
to help you put the safety of your identity in your hands.

[www.firstmid.com](http://www.firstmid.com)

 **First Mid**  
BANK & TRUST