
Helpful Numbers and Letter to Credit Bureau

EQUIFAX

P. O. Box 105873
Atlanta, GA 30348
Order Report# (800) 685-1111
Fraud # (800) 525-6285
Web site: www.equifax.com

EXPERIAN (formerly TRW)

P. O. Box 2104
Allen, TX 75013-2104
Order Report# (888) 397-3742
Fraud # (800) 301-7195
Web site: www.experian.com

TRANSUNION CORPORATION

P. O. 34012
Fullerton, CA 92834
Order Report# (800) 916-8800
Fraud # (800) 680-7289
Web site: www.tuc.com

Federal Trade Commission

Identity Theft Clearinghouse
600 Pennsylvania Ave. NW
Washington, DC 20580
Phone: (877) IDTHEFT (438-4338)
Web: <http://www.consumer.gov/idtheft>

TeleCheck

Consumer Affairs
P. O. Box 4451
Houston, TX 77210-4451
Phone: (800) 710-9898
Fax: (713) 332-9300
Web site: www.telecheck.com

Federal Communications Commission (FCC)

445 12th Street SW, Room 5A863
Washington, DC 20554
(888) 225-5322
Web site: <http://www.fcc.gov>
Email: fccinfo@fcc.gov

National Credit Union Administration (NCUA)

Compliance Offer, National Credit Union Administration
1175 Duke Street, Suite 4206
Alexandria, VA 22314-3437
Phone: (703) 518-6360
Web site: <http://www.ncua.gov>

Internal Revenue Service (IRS)

Office of the Privacy Advocate
Room 7050 OS:PA
1111 Constitution Ave. NW
Washington, D.C. 20224
Fraud: (800) 829-0433
Taxpayer Advocates Office:
Phone: (877) 777-4778
Web site: <http://www.treas.gov/irs/ci>
<http://www.irs.gov>

Federal Bureau of Investigation (FBI)

Criminal Justice Information Services Division
J. Edgar Hoover Building
935 Pennsylvania Avenue NW
Washington DC 20535-0001
Phone: (202) 324-3000
Web site: <http://www.fbi.gov/>
National Fraud Info Hotline: (800) 876-7060

Social Security Administration

Office of Inspector General
Social Security Administration
Office of Communications
Suite 300 Altmeyer Building
6401 Security Blvd
Baltimore, MD 21235
To report Fraud: (800) 269-0271
P.O. Box 17768
Baltimore, MD 21235
To order Personal Earnings and Benefits Statement: (800) 772-1213
Office of Inspector General: (800) 269-0271
Web site: www.ssa.gov/org/publicfraudreporting/index.htm
www.ssa.gov/oig/guidelin.htm

Do Not Call Registry

1-888-382-1222
(Must call from the phone number that you wish to register)
<http://www.donotcall.gov>

Opt Out of Prescreened Credit and Insurance

1-888-567-8688
Optoutprescreen.com
P.O. Box 600344
Jacksonville, FL 32260
<https://www.optoutprescreen.com>

Annualcreditreport.com

Sample Blocking Letter to Consumer Reporting Company

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

(Write to one at a time:)

Equifax Information Services, LLC
Po Box 105169
Atlanta, GA 30348

-or-

Experian
P.O. Box 9532
Allen, TX 75013

-or-

TransUnion
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834-6790

Dear Sir or Madam:

I am a victim of identity theft. I am writing to request that you block the following fraudulent information from my credit report: **(Identify item(s) to be blocked by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.).**

This information does not relate to any transaction that I have made. I have enclosed a copy of my Identity Theft Report. In addition, I have enclosed a copy of section 605B of the Fair Credit Reporting Act, which details your responsibility to block fraudulent information on my credit report resulting from identity theft. Please let me know if you need any other information from me to block this information from my credit report.

Sincerely,
[Your Name]

Enclosures:
Identity Theft Report
FCRA Section 605B

ENCLOSURE:**FCRA 605B (15 U.S.C. § 1681c-2) Block of Information Resulting from Identity Theft**

(a) Block

Except as otherwise provided in this section, a consumer reporting agency shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt by such agency of--

- (1) appropriate proof of the identity of the consumer;
- (2) a copy of an identity theft report;
- (3) the identification of such information by the consumer; and
- (4) a statement by the consumer that the information is not information relating to any transaction by the consumer.

(b) Notification

A consumer reporting agency shall promptly notify the furnisher of information identified by the consumer under subsection (a) of this section--

- (1) that the information may be a result of identity theft;
- (2) that an identity theft report has been filed;
- (3) that a block has been requested under this section; and
- (4) of the effective dates of the block.

(c) Authority to decline or rescind

(1) In general

A consumer reporting agency may decline to block, or may rescind any block, of information relating to a consumer under this section, if the consumer reporting agency reasonably determines that--

- (A) the information was blocked in error or a block was requested by the consumer in error;
- (B) the information was blocked, or a block was requested by the consumer, on the basis of a material misrepresentation of fact by the consumer relevant to the request to block; or
- (C) the consumer obtained possession of goods, services, or money as a result of the blocked transaction or transactions.

(2) Notification to consumer

If a block of information is declined or rescinded under this subsection, the affected consumer shall be notified promptly, in the same manner as consumers are notified of the reinsertion of information under section 1681i(a)(5)(B) of this title.

(3) Significance of block

For purposes of this subsection, if a consumer reporting agency rescinds a block, the presence of information in the file of a consumer prior to the blocking of such information is not evidence

of whether the consumer knew or should have known that the consumer obtained possession of any goods, services, or money as a result of the block.

(d) Exception for resellers

(1) No reseller file

This section shall not apply to a consumer reporting agency, if the consumer reporting agency--

(A) is a reseller;

(B) is not, at the time of the request of the consumer under subsection (a) of this section, otherwise furnishing or reselling a consumer report concerning the information identified by the consumer; and

(C) informs the consumer, by any means, that the consumer may report the identity theft to the Commission to obtain consumer information regarding identity theft.

(2) Reseller with file

The sole obligation of the consumer reporting agency under this section, with regard to any request of a consumer under this section, shall be to block the consumer report maintained by the consumer reporting agency from any subsequent use, if--

(A) the consumer, in accordance with the provisions of subsection (a) of this section, identifies, to a consumer reporting agency, information in the file of the consumer that resulted from identity theft; and

(B) the consumer reporting agency is a reseller of the identified information.

(3) Notice

In carrying out its obligation under paragraph (2), the reseller shall promptly provide a notice to the consumer of the decision to block the file. Such notice shall contain the name, address, and telephone number of each consumer reporting agency from which the consumer information was obtained for resale.

(e) Exception for verification companies

The provisions of this section do not apply to a check services company, acting as such, which issues authorizations for the purpose of approving or processing negotiable instruments, electronic fund transfers, or similar methods of payments, except that, beginning 4 business days after receipt of information described in paragraphs (1) through (3) of subsection (a) of this section, a check services company shall not report to a national consumer reporting agency described in section 1681a(p) of this title, any information identified in the subject identity theft report as resulting from identity theft.

(f) Access to blocked information by law enforcement agencies

No provision of this section shall be construed as requiring a consumer reporting agency to prevent a Federal, State, or local law enforcement agency from accessing blocked information in a consumer file to which the agency could otherwise obtain access under this title.