



Identity Theft – <http://www.consumer.gov/idtheft/> (1-877-382-4357). Federal Trade Commission - www.ftc.gov/credit

Credit Reporting Agencies

Equifax – www.equifax.com (1-800-685-1111) - fraud number (1-800-525-6285)

Experian – www.experian.com (1-888-397-3742) – fraud number (1-888-397-3742)

Trans Union – www.transunion.com (1-800-888-4213) – fraud number (1-800-680-7289)

Free Annual Credit Report – Check Your Credit Report Free Credit Report – www.annualcreditreport.com Look at three reports once in 12 month period of time.

Or call **877-322-8228 (toll-free)**

Or complete the Annual Credit Report Request Form and mail it to:

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

To get the form, go to: www.ftc.gov/credit

Specialty Credit Reports (Free)

Medical Records – www.mib.com

Insurance Reports – www.choicetrust.com (CLUE) Comprehensive Loss Underwriting Exchange

Opt Out of credit card offers - Call 1-888-5-OPTOUT (1-888-567-8688)

To remove your name from credit card companies marketing lists. Good for five years or it can be a permanent opt out. Or do it online www.OptOutPreScreen.com

Credit Score - Fair Isaac has a 6-page booklet that explains what is a credit score and how the number can change – [myFICO YCS Booklet.pdf](#)

CARD Act - Credit Card Reform – Federal Reserve Board – two-sided one-page sheet. http://wyntk_ccrules.pdf

Credit Card Smarts – Sixteen fact sheets on credit and legislature on credit – two-sided one-page sheet. Select the right credit card, Check your Credit Report, Know Your Credit Score, Build your Credit Report, Debit Card, Get Rid of Credit Card Debt, Protect Your Credit Information and more. <http://web.extension.illinois.edu/creditcardsmarts/>

More For Your Money – interactive website <http://web.extension.illinois.edu/money/> Money, spending, debt management, credit and saving information.

Parent Smarts - <http://www.ace.uiuc.edu/cfe/credit/parentsmares/index.html> How to talk to your student about using credit.

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