

FRAUD ALERT

You can place a fraud alert on your credit report by contacting any one of the three major credit bureaus listed here:

Equifax	Experian	TransUnion
1.800.525.6285	1.888.397.3742	1.800.680.7289
PO Box 740241	PO Box 9532	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com

As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your credit file. All three bureaus will then send a credit report to you, free of charge.

SECURITY FREEZE

Under North Carolina law, you also have the option of instituting a “security freeze” on your credit file, which is free in some instances. A security freeze locks your credit file so that no one will be able to access your data (or improperly open an account in your name) without your permission. For more information on the process for requesting a security freeze, visit the North Carolina Department of Justice’s website at <http://ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself/Freeze-Your-Credit.aspx>.

CREDIT REPORT

The United States Federal Trade Commission (“FTC”) recommends that you check your credit reports periodically. Checking your credit reports can help you identify problems and address them quickly. Additional information and resources are available from the FTC by visiting their website, <http://www.ftc.gov/bcp/edu/microsites/idtheft>, or by calling the FTC’s toll-free Identity Theft helpline at 1.877.438.4338. The address for the FTC is:

Federal Trade Commission
Attn: Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580

CONSUMER PROTECTION

In addition, should you have any questions concerning this matter, you may contact the Consumer Protection Division of the North Carolina Attorney General’s Office at 919.716.6000, or at their website: www.ncdoj.gov, or at their address:

Consumer Protection Division
9001 Mail Service
Raleigh, NC 27699-9001