Additional Resources From Navigate360 to Help Protect Your Information

Navigate360 has created a call center to address specific questions and concerns. Please call 833-966-1754 (toll free) from 6 a.m.-6 p.m. Pacific Time Monday through Friday (excluding U.S. national holidays).

1. Monitor Your Financial Accounts & Credit Reports

- **Regular Monitoring:** Frequently review your credit reports and financial account statements for suspicious activity or inaccuracies.
- **Disputing Errors:** If you notice unrecognized activity or inaccuracies, immediately contact the reporting agency using the phone number listed on your credit report.
- **Obtaining Credit Reports:**
  - **Free Annual Copy:** You are entitled to a free copy of your credit report once every 12 months.
    - **Online:** www.annualcreditreport.com
    - **Phone:** 1-877-322-8228
    - **Mail:** Send a completed *Annual Credit Report Request Form* (available online) to:*Annual Credit Report Request Service*
      P.O. Box 105281
      Atlanta, GA 30348-5281
  - **Paid Copies:** You may purchase additional copies by contacting one or more of the three national credit reporting agencies.
- **Your FCRA Rights:** You have rights under the federal Fair Credit Reporting Act (FCRA), which governs how consumer reporting agencies collect and use your information. Learn more at the FTC Fair Credit Reporting Act Legal Library.

2. Place a Credit Freeze (Security Freeze)

A **credit freeze** prevents credit lenders and unauthorized third parties from accessing your credit file without your explicit consent.

- **Cost:** Free to add, temporarily lift, or remove.
- **Key Details:** If you wish to apply for new credit, you must temporarily lift or remove the freeze.
- **Requesting for Others:** Spouses can request freezes for each other upon passing authentication. You can also request a freeze for someone if you hold a valid Power of

Attorney, or for a minor (15 and younger) if you are a parent, guardian, or legal representative.

- **How to Request:** You must submit a separate request to **each** of the three national credit reporting agencies (online, by phone, or by mail).
- **Required Information to Submit:**
  1. Full name (including middle initial and any suffixes)
  2. Social Security number
  3. Date of birth (MM/DD/YYYY)
  4. Current address and any previous addresses over the past 5 years
  5. Proof of current address (e.g., government ID, utility/phone bill, bank or insurance statement)
  6. Any additional personal information required by the specific agency

3. Place a Fraud Alert

A **fraud alert** notifies potential lenders that you may be or have been a victim of identity theft, directing them to use reasonable verification procedures before extending new credit.

- **Cost:** Free.
- **Freeze vs. Fraud Alert:** Unlike a credit freeze, a fraud alert does **not** block access to your credit report; it only instructs lenders to verify your identity.
- **Duration:** Standard fraud alerts remain active for **1 year**. Victims of identity theft can request an extended fraud alert valid for **7 years**.
- **How to Request:** You only need to contact **one** of the three national credit reporting agencies (online, by phone, or by mail). That agency is legally required to notify the other two agencies on your behalf.

4. Reporting Identity Theft & Federal Resources

- **Federal Trade Commission (FTC):** Contact the FTC for guidance on credit freezes, fraud alerts, and identity theft prevention, or to file a complaint if your information has been misused.
  - **Address:** 600 Pennsylvania Avenue NW, Washington, DC 20580
  - **Website:** www.identitytheft.gov
  - **Phone:** 1-877-ID-THEFT (1-877-438-4338) | **TTY:** 1-866-653-4261
- **Law Enforcement & State Authorities:**
  - Report known or suspected identity theft to your local law enforcement agency and your state Attorney General's office.
  - You have the right to file a police report and obtain a copy of it.

5. Credit Reporting Agency Contact Information

Credit Reporting Agency	Access Credit Report / General Contact	Add a Fraud Alert	Add a Security Freeze
Experian	P.O. Box 2002 Allen, TX 75013 1-866-200-6020 www.experian.com	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 experian.com/fraud/center.html	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 experian.com/freeze/center.html
Equifax	P.O. Box 740241 Atlanta, GA 30374-0241 1-866-349-5191 www.equifax.com	P.O. Box 105069 Atlanta, GA 30348-5069 1-800-525-6285 equifax.com/.../credit-fraud-alerts	P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 equifax.com/.../credit-report-services
TransUnion	P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com	P.O. Box 2000 Chester, PA 19016 1-800-680-7289 transunion.com/fraud-alerts	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 transunion.com/credit-freeze