

National Consumer Assistance Center Consumer Contact Reference Guide



To purchase your Experian Personal Credit Report:

- Log on to www.experian.com/consumer, and enter all of the requested information to receive your personal credit report online within minutes. Payment may be made using VISA, MasterCard, Discover or American Express.
- Call 1 888 EXPERIAN (1 888 397 3742). Enter your numeric identification information as prompted, using your touch-tone telephone keypad, and purchase your report using your VISA, MasterCard, Discover or American Express. If your request is successful, you will be given a confirmation number, and should receive your report within ten business days. If not, you will be prompted to write for your report.
- To pay by check or money order, send your full name, full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth; current mailing address; and previous addresses for the past two years. In addition, enclose one copy of a government issued identification card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. Make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof. To protect your personal identification information, Experian does not return correspondence sent to us. Send copies of any documents you wish to provide to us and always retain your original documents. Send the information to PO Box 2002, Allen, TX 75013. Once we receive your information, you should receive your personal credit report within ten business days. The fee in most states is \$11.

To order an Experian Personal Credit Report if denied credit, employment or insurance:

- Log on to www.experian.com/reportaccess and enter the name of the business that declined you and the date of the declination.
- Call 1 888 EXPERIAN (1 888 397 3742), and select the option for consumers who have been declined. Enter your numeric identification information as prompted, using your touch-tone telephone keypad. If the request is successful, you will be given a confirma-

tion number and should receive your report within ten business days. If not, you will be prompted to write for your report.

- Send your full name, including middle initial and generation such as SR, JR, II, etc.; current mailing address; Social Security number; date of birth; previous addresses for the past two years; and two proofs of your current mailing address, such as driver's license, utility bill, bank or insurance statement, etc. Send the information to PO Box 2002, Allen, TX 75013. Once we receive your information, you should receive your report within ten business days.

To order an Experian Personal Credit Report if unemployed or on welfare:

If you are unemployed and seeking employment within 60 days or are on public welfare assistance, please send a letter certifying that one of these situations applies to you, plus your full name, including middle initial and generation such as SR, JR, II, etc.; current mailing address; Social Security number; date of birth; previous addresses for the past two years; and two proofs of your current mailing address, such as driver's license, utility bill, bank or insurance statement, etc. Send the information to PO Box 2002, Allen, TX 75013. Once we receive your information, you should receive your report within ten business days.

To order a free annual credit report due to the FACT Act:

Log on to www.annualcreditreport.com or call 1 877 322 8228. Annual credit report request forms for requesting by mail are available at www.annualcreditreport.com, or write to P.O. Box 105281, Atlanta, GA 30348-5281. (Consumers will continue to contact the NCAC directly to request their free reports based on State law, which are in addition to their free annual report due to the FACT Act.)

To add an Initial Security Alert to your file:

Log on to www.experian.com/fraud or call 1 888 EXPERIAN (1 888 397 3742) and select the option for fraud assistance. You will be asked for all identification information and an initial security alert will be added to your credit file. Your name and address will be removed from prescreen mailing lists for six months. As a convenience to you, we will share your request with Equifax and TransUnion. You will receive confirmation directly from them.



To add a Security Freeze to your file:

Visit www.experian.com/freeze to find out which states have legislated freeze notice laws and for details on how to freeze a file in those states. To place or remove a security freeze or request a PIN reminder, visit www.experian.com/freeze or call 1 888 EXPERIAN (1 888 397 3742).

To dispute:

Once you have your report, log on to www.experian.com/disputes to request an investigation or contact us at the phone number or address that displays on your personal credit report.

To request a VantageScore® from Experian:

Log on to www.experian.com or call 1 888 322 5583 to request a copy of your Experian Credit Score report for a fee of \$7.95, payable by VISA, MasterCard, Discover or American Express.

To opt out of preapproved credit offers:

Call 1 888 5OPT OUT (1 888 567 8688) and enter the requested information, or write to us at P.O. Box 919, Allen, TX 75013.

To opt out of all direct marketing lists:

Write to Direct Marketing Association, Mail Preference Service, PO Box 1559, Carmel, NY 10512, and Direct Marketing Association, Telephone Preference Service, PO Box 643, Carmel, NY 10512.

To request credit advice or consumer credit education materials:

For credit advice, visit Experian's Ask Max column at www.experian.com. Call 1 800 947 7990 for information about available Experian consumer education materials and how to request them.