CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place, temporarily lift or permanently remove the security freeze on your Equifax credit report, you can:

* Go to www.equifax.com;
* Call us at (800) 685-1111;
* Or mail your request to: Equifax Information Services LLC
  P.O. Box 105788
  Atlanta, GA 30348

If you are contacting us by phone, please have the following information ready. If you are contacting us by mail, please be sure to include:

All of these items in your letter	***A copy of one (1) item in this column to validate your identity***	***A copy of one (1) item in this column to validate your address***
Your complete name, including any suffix (Jr., Sr., etc.)	Valid driver's license or state ID (can be used to validate identity and address)	Valid driver's license or state ID (can be used to validate identity and address)
Your complete address	Social Security card	Utility bill with correct address (gas, water, cable)
Your Social Security number	Pay stub (can be used to validate identiy and address)	Cell phone or residential phone bill
Your date of birth	W2 or 1099 form (can be used to validate identity and address)	Pay stub (can be used to validate identity and address)
	Birth certificate	W2 or 1099 form (can be used to validate identity and address)
	Passport	Rental lease agreement or house deed
	State or military ID	Mortgage or bank statement

If you provide a copy of either a valid driver's license, state ID card, paystub, W2, or 1099 form to validate both your identity and address, then you do not need to provide additional documents.