

Trans Union Consumer Relations Guidelines

If,	Then,
The Consumer wants a copy of his/her Trans Union Credit Report.	<p>The consumer should:</p> <ul style="list-style-type: none"> • Call (800) 888-4213, or • Write to Trans Union Consumer Relations at PO Box 1000, Chester, PA 19022, or • Order the consumer disclosure on-line at www.transunion.com
The consumer recently ordered a copy of their Trans Union Credit Report and has not received it.	<p>Advise the consumer they should receive it within 7 business days. If the report is not received within the 7 business days, the consumer may contact us again by:</p> <ul style="list-style-type: none"> • Calling (800) 888-4213, or • Write to Trans Union Consumer Relations at PO Box 1000, Chester, PA 19022, or • Order the consumer disclosure on-line at www.transunion.com
The consumer knows what information they want to dispute, but has not received a consumer version (consumer disclosure) of their Trans Union credit report.	<p>The consumer may dispute information by:</p> <ul style="list-style-type: none"> • Writing to Trans Union Consumer Relations PO Box 34012, Fullerton, CA 92834, or • Disputing on-line at www.transunion.com.
The credit grantor or mortgage broker instructed the consumer to contact Trans Union in order to expedite the correction of information contained in the Trans Union credit report.	<p>Encourage the consumer to request a Trans Union consumer by:</p> <ul style="list-style-type: none"> • Calling (800) 888-4213, or • Writing us at PO Box 1000, Chester, PA 19022, or • Ordering the disclosure on-line at www.transunion.com. <p>Or, the consumer may dispute information by:</p> <ul style="list-style-type: none"> • Writing to Trans Union Consumer Relations at P.O. Box 34012, Fullerton, CA 92834, or
A consumer has received a copy of their TransUnion credit report (consumer disclosure) and would like to dispute information.	<p>They may contact Consumer Relations at (800) 888-4213 (Please note, they will need to speak or key-enter the File Identification Number (FIN) that appears in the upper right hand corner of the consumer disclosure).</p> <p>Or, the consumer may dispute information by:</p> <ul style="list-style-type: none"> • Writing to Trans Union Consumer Relations at P.O. Box 1000, Chester, PA 19022, or • Disputing on-line at transunion.com , click on “dispute an item” under Consumer Assistance

REPORTING FRAUD

Credit Bureau Fraud Departments

Trans Union

Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

Phone: 800-680-7289
fvad@transunion.com

Equifax Credit Information Services

Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

Phone: 800-525-6285
equifax.com

Experian

National Consumer Assistance
P.O. Box 9530
Allen, TX 75013

Phone: 888-397-3742
experian.com

Government Agencies

Federal Trade Commission
U.S. Postal Inspection Service
Social Security Administration

Phone: 877-438-4338
www.usps.com/postalinspectors
Phone: 800-772-1213

To Report Fraudulent use of your checks

Check Rite
Equifax-Telecredit
NPC
Tele-Check
Chex Systems

Phone: 800-766-2748
Phone: 800-437-5120
Phone: 800-526-5380
Phone: 800-366-2425
Phone: 800-328-5121

Fraud Victim Assistance Department (FVAD)

If you have questions, you can email the FVAD at fvad@transunion.com. The FVAD responds to your email as soon as possible. However, should you require an immediate answer you may wish to call the FVAD toll free at 800-680-7289, Monday through Friday from 5:30 a.m.-4:30 p.m. Pacific Standard Time (PST).

Trans Union LLC
Consumer Relation Information
Web Site: www.transunion.com

TO REQUEST A COPY OF A CREDIT REPORT: (Note: There Is A \$ 10.50 Charge If Not Denied Credit within Last 60 Days)

Trans Union LLC
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
Phone (800) 888-4213 (Interactive)

CUSTOMER SERVICE DEPARTMENT:

Trans Union Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000
Phone (800) 916-8800
(Must first obtain Copy of Credit Report from Trans Union and have Your File Identification Number Found in Top Right Corner of Report. This can only be found on consumer's copy.)

TO ASSIST VICTIMS OF FRAUD:

Trans Union Fraud Victims Assistance Department
P. O. Box 6790
Fullerton, CA 92834
Phone (800) 680-7289
Phone (714) 870-5565 (Direct)
Fax (714) 447-6034

TO REMOVE NAME/ OPT-OUT OF LIST AND PREAPPROVED PROMOTIONS:

Trans Union Name Removal Option
P. O. Box 505
Woodlyn, PA 19094
Phone (888) 567-8688

TO CONTACT EQUIFAX:

800-685-1111 – To Obtain Copy of Credit Report
800-525-6285 – For Fraud or To Talk to a Customer Service Representative
Web Site: www.equifax.com

TO CONTACT EXPERIAN:

888-397-3742 – For Dispute, To Request Copy of Credit Report, For Fraud
Web Site: www.experian.com