

## 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"> <li>• Call (800) 888-4213, or</li> <li>• Write to TransUnion Consumer Relations at PO Box 1000, Chester, PA 19022, or</li> <li>• Order the consumer disclosure on-line at <a href="http://www.transunion.com/direct">www.transunion.com/direct</a></li> </ul>
The consumer recently ordered a copy of their TransUnion 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"> <li>• Calling (800) 888-4213, or</li> <li>• Write to TransUnion Consumer Relations at PO Box 1000, Chester, PA 19022, or</li> <li>• Order the consumer disclosure on-line at <a href="http://www.transunion.com/direct">www.transunion.com/direct</a>, or</li> <li>• Calling (610) 546-4860 to leave a message requesting another copy (please note, this is a voice mailbox and a call will not be returned).</li> </ul>
The consumer knows what information they want to dispute, but has not received a consumer version (consumer disclosure) of their TransUnion credit report.	<p>The consumer may dispute information by:</p> <ul style="list-style-type: none"> <li>• Writing to TransUnion Consumer Relations at PO Box 34012, Fullerton, CA 92834, or</li> <li>• Disputing on-line at <a href="http://www.transunion.com/direct">www.transunion.com/direct</a>, or</li> <li>• Faxing the dispute request to (714) 447-6032.</li> </ul>
The credit grantor or mortgage broker instructed the consumer to contact TransUnion in order to expedite the correction of information contained in the TransUnion credit report.	<p>Encourage the consumer to request a TransUnion consumer by:</p> <ul style="list-style-type: none"> <li>• Calling (800) 888-4213, or</li> <li>• Writing us at PO Box 1000, Chester, PA 19022, or</li> <li>• Ordering the disclosure on-line at <a href="http://www.transunion.com/direct">www.transunion.com/direct</a></li> </ul> <p>Or, the consumer may dispute information by:</p> <ul style="list-style-type: none"> <li>• Writing to TransUnion Consumer Relations at PO Box 34012, Fullerton, CA 92834, or</li> <li>• Disputing on-line at <a href="http://www.transunion.com/direct">www.transunion.com/direct</a>, or</li> <li>• Faxing the dispute request to (714) 447-6032.</li> </ul>
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) 916-8800 (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"> <li>• Writing to TransUnion Consumer Relations at PO box 34012, Fullerton, CA 92834, or</li> <li>• Disputing on-line at <a href="http://www.transunion.com/direct">www.transunion.com/direct</a>, or</li> <li>• Faxing the dispute request to (714) 447-6032.</li> </ul>

## REPORTING FRAUD

### Credit Bureau Fraud Departments

#### TransUnion

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

Phone: 800-680-7289  
or: 714-870-5565  
Fax: 714-447-6034

#### Equifax Credit Information Services

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

Phone: 800-525-6285  
or: 404-885-8000  
Fax: 770-375-2821

#### Experian

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

Phone: 888-397-3742

#### Government Agencies

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

Phone: 877-438-4338  
[www.usps.com/postalinspectors](http://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](mailto: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).

**TransUnion LLC**  
**Consumer Relation Information**  
**Web Site: [www.transunion.com](http://www.transunion.com)**

**TO REQUEST A COPY OF A CREDIT REPORT:** (Note: There Is An \$8.50 Charge If Not Denied Credit Within Last 60 Days)

TransUnion LLC  
2 Baldwin Place  
PO Box 1000  
Chester, PA 19022  
Phone (800) 888-4213 (Interactive)

**CUSTOMER SERVICE DEPARTMENT:**

TransUnion LLC  
P.O. Box 2000  
Phone (800) 916-8800 (Must first obtain Copy of Credit Report from TransUnion 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:**

TransUnion LLC  
Fraud Victims Assistance Program  
P. O. Box 6790  
Fullerton, CA 92634-6790  
Phone (800) 680-7289  
Phone (714) 870-5565 (Direct)  
Fax (714) 447-6034

**TO REMOVE NAME/ OPT-OUT OF LIST AND PRO-SCREEN PROMOTIONS:**

TransUnion LLC  
Attn: Marketing Opt-Out  
P. O. Box 97328  
Jackson, MS 39288-7328  
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](http://www.equifax.com)

**TO CONTACT EXPERIAN:**

888-397-3742 – For Dispute, To Request Copy of Credit Report, For Fraud  
Web Site: [www.experian.com](http://www.experian.com)