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# **FRAUD ALERT!**

From the Office of Denver District Attorney Mitch Morrissey

## **DON'T WAIT ANOTHER DECADE! FREEZE YOUR CREDIT FILE IN 2010.**

Perhaps you intended to put a freeze on your credit files, but somehow the decade just got away from you. Start 2010 off right by freezing your file – its free!

A freeze prevents the 3 credit agencies from sharing your credit information with potential creditors which can help prevent ID theft. If your credit files are frozen, a crook or anyone else who has your Social Security number will be unable to get credit in your name. The freeze does not affect your current credit relationships – only new relationships.

### **Placing a security freeze:**

Requests must be in writing and sent by certified mail to each of the three major consumer credit reporting agencies:

**Equifax Security Freeze**  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

**Experian Security Freeze**  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

**TransUnion Security Freeze**  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

You must include:

Full name; Social Security number; Date of birth; Current address and previous addresses for the past two years; Copy of a government issued ID; & Copy of a utility bill or recent billing statement that displays your name, current mailing address, and date of issue.

When you freeze your files, you will receive a unique PIN from each of the agencies as well as instructions on how to temporarily or permanently lift the freeze. Each agency will charge you \$10.00 to lift the freeze.



**Want a Power Against Fraud Presentation?  
Call the Denver DA's Office: 720-913-9036**

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