Reference Guide

Register for Identity Protection Services. If you wish to enroll in free online credit monitoring and identity theft protection services, please visit https://response.idx.us/ascension and follow the instructions for enrollment using the Enrollment Code provided at the top of the letter. You must have established credit to enroll in credit monitoring. The deadline to enroll is April 4, 2025. Once enrollment is complete, you must activate the credit monitoring services included in your membership in your online IDX Member Portal.

Note that you must have access to a computer and the internet to use these services. If you do not have access to a computer or the Internet, or would prefer to enroll and/or activate by phone, you can call our dedicated assistance line toll-free at (866) 724-3233 and speak to a call center representative who can assist.

Monitoring. You should always remain vigilant for incidents of fraud and identity theft by reviewing bank and payment card account statements and monitoring your credit reports for suspicious or unusual activity and immediately reporting any suspicious activity or incidents of identity theft. You can contact the U.S. Federal Trade Commission ("FTC") to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), https://www.ftc.gov/idtheft/.

Order Your Free Credit Report. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. To order your free credit report, visit https://www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the FTC's website at https://www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through their websites, toll-free numbers or request form.

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. You can place fraud alerts with the three credit bureaus by phone, by mail, or online (see below). The bureau you contact will notify the other two bureaus about the fraud alert. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax Fraud Alert	Experian Fraud Alert	TransUnion Fraud Alert
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013-9544	Chester, PA 19016
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/	https://www.experian.com/fraud/center.html	https://www.transunion.com/fraud-victim-resource/place-fraud-alert
1-800-685-1111	1-888-397-3742	1-800-916-8800

Consider Placing a Security Freeze on Your Credit File. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.*

To place a security freeze on your credit report, you must make a request to each consumer reporting agency by phone, by mail, or online (see below). The consumer reporting agencies may require proper identification prior to honoring your request, so to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity (such as a copy of a government-issued ID card and a bill or statement) and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013-9544	Woodlyn, PA 19094
https://www.equifax.com/personal/credit-report-services/credit-freeze/	http://www.experian.com/freeze/center.html	https://www.transunion.com/credit-freeze
1-888-378-4329	1-888-397-3742	1-800-916-8800

Additional Information

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, (515) 281-5164, https://www.iowaattorneygeneral.gov.

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. This office can be reached at: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, https://www.marylandattorneygeneral.gov.

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze (at no charge) as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit: https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or https://www.ftc.gov.

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. This office can be reached at: Office of the Attorney General, The Capital, Albany, NY 12224-0341, (800) 771-7755, https://www.ag.ny.gov.

For North Carolina Residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. This office can be reached at: North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, https://www.ncdoj.gov.

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General. This office can be reached at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, https://www.doj.state.or.us.

For Rhode Island Residents. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General. This office can be reached at: Rhode Island Office of the Attorney General, Consumer Protection Unit, 150 South Main Street, Providence, RI 02903, (401) 274-4400, https://www.riag.ri.gov.

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

For Washington, D.C. Residents. You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia. This office can be reached at: Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington, D.C. 20001, (202) 727-3400, https://www.oag.dc.gov.