

IDENTITY THEFT POLICY

The issue of identity theft may arise in different circumstances. This policy addresses the two common contexts.

Disputes

Resold Reports. We resell several types of consumer reports. A principal resold report is a credit report. When a consumer contacts us to dispute information he/she claims is incorrect due to identity theft – refer to our dispute policy which specifically discusses such disputes. In addition, we will supply the consumer with the CFPB notice: Remediating the Effects of Identity Theft and any state notices dealing with identity theft and the consumer’s right to a security freeze.

When forwarding the dispute to the originating CRA/credit bureau, we will specifically inform that CRA that the consumer claims they are a victim of identity theft and forward all information, documentation and police reports provided by the consumer to us.

File Disclosures

In the course of receiving a file disclosure request, a consumer may indicate that he/she believes/knows they are a victim of identity theft. In addition to other materials disclosed pursuant to the disclosure request, Company will provide the consumer with a copy of the CFPB notice: Remediating the Effects of Identity Theft and any state notice.

Other

If a claim of identity theft arises in any other setting, gather all information from the consumer and contact management before proceeding further.

Fraud Alerts

If a consumer has already processed an identity theft alert with the credit bureaus the credit report on that consumer will have a fraud alert attached to it. If that occurs, we will insure that the fraud alert accompanies the report to the end user. It will be programmed by our platform provider that the alert always is sent with the report. Company has been assured by the platform provider that the process is designed to always deliver the fraud alert.