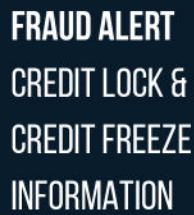


[illegible]

- The fraud alert does not "lock down" your credit but will make any business opening an account follow additional steps to verify your identity because they will be notified that there may be fraud associated with your credit report.
- The fraud alert will last for one year but can be renewed. It's free.
- Notifying one credit bureau is all it takes, they will notify the other two.

RETIREMENT
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[illegible]

Once a death certificate is obtained, it is important to notify one bureau in writing, requesting “Deceased - Do Not Issue Credit.” The following will need to be provided:

- Copy of document(s) proving you are the executor or spouse; along with a copy of your ID (driver's license)
- Copy of the death certificate
- Full name, date of birth, Social Security number, most recent address of the deceased
- Date of death



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Experian

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

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TransUnion Credit Freeze
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800
www.transunion.com

Free Annual Credit Report

www.annualcreditreport.com

Report can be run on frozen credit
and will not affect credit score.

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