

- **Innovis exists almost exclusively to build mailing lists** that creditors use to determine offers.
 - Call 1-888-567-8688 to drop the credit offers that you receive in the mail or on line for eight years.
- What is NCTUE the acronym for?
Answer: National Consumer Telecommunications and Utilities Exchange
 - Many phone carriers and some utility and cable companies rely on NCTUE for credit checks.
 - It is a consumer reporting agency founded by AT&T in 1997 and is operated by Equifax.
 - Call 1-866-349-5185 for a copy of the report, and 1-866-349-5355 to freeze your report.
- What is ChexSystems?
Answer: A credit reporting agency used by thousands of banks to verify customers and they are permitted to sell your name to potential creditors so you can receive prescreened offers unless you opt- out. To opt-out for five years, call 1-877-678-6885

Obtain a Free Credit Report by:

Visiting: annualcreditreport.com or

call 1-877-322-8228 or

write to: Annual Credit Report Request Service,
P.O. Box 105281 Atlanta, GA 30348

Already a victim of Identity Theft?

Report this to the Federal Trade Commission at:

1-877-FTC-HELP

If you suspect that your social security was used inappropriately, contact SSA fraud hotline at:

1-800-269-0721