

FACT Act

The federal government has taken steps to help protect citizens from identity theft. Signed into law in December 2003, the FACT Act contains several provisions to help fight identity theft. This law includes a requirement that the three major credit reporting agencies provide consumers with a free copy of their credit report on an annual basis. For more information and to request your free credit report, visit www.annualcreditreport.com. Learn more about [credit reports and credit scores](#).

The National Fraud Alert System is another provision of the FACT Act designed to help prevent identity theft. If you have justifiable reason to believe you have been or may be a victim of identity theft, you can place an alert on your credit files. This may also be done by military personnel on active duty away from home as they are especially vulnerable to identity theft. Potential creditors will see the alert on your file and know they must use caution when granting credit.

If you have been victimized by identity theft, the following measures included in the FACT Act will help you take control of the situation:

- You have the right to receive copies of applications and other records of fraudulent account activity from creditors to help prove that you have been the victim of identity theft.
- Once you establish that you have been a victim of identity theft, credit reporting agencies must stop reporting allegedly fraudulent account information.
- In addition to credit reporting agencies, consumers will be allowed to report accounts affected by identity theft directly to creditors.

For more information, visit the Federal Trade Commission's website at www.ftc.gov. There you will find step-by-step instructions and forms to use if you find you have become a victim of identity theft.