

# IMPORTANT CREDIT BUREAU INFORMATION

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## TransUnion

<b>Order Credit Report:</b> P.O. Box 1000 Chester, PA 19022  (800) 888 – 4213 (877) 553 – 7803 (TDD)  <a href="http://www.transunion.com">www.transunion.com</a>	<b>Dispute Information:</b> P.O. Box 2000 Chester, PA 19022  (800) 916 – 8800 (610) 546– 4771 (FAX)  <a href="http://www.transunion.com">www.transunion.com</a>	<b>Fraud/Freeze:</b> P.O. Box 2000 Chester, PA 19022  (800) 680 – 7289 (Fraud) (888) 909 – 8872 (Freeze)  <a href="http://www.transunion.com">www.transunion.com</a>	<b>TU Interactive (Credit Monitoring)</b> 100 Cross Street, Suite 202 San Luis Obispo, CA 93401  (855) 681 – 3196  <a href="http://www.transunion.com">www.transunion.com</a>
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## Equifax

<b>Order Credit Report:</b> P.O. Box 740241 Atlanta, GA 30374  (800) 685 – 1111 (866) 478 – 0030 (TDD)  <a href="http://www.equifax.com">www.equifax.com</a>	<b>Dispute Information:</b> P.O. Box 740256 Atlanta, GA 30374  (800) 685 – 1111  <a href="http://www.equifax.com">www.equifax.com</a>	<b>Fraud/Freeze:</b> PO Box 105506 Atlanta, GA 30348  (800) 525 – 6285  <a href="http://www.equifax.com">www.equifax.com</a>
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## Experian

<b>Order Credit Report:</b> P.O. Box 2002 Allen, TX 75013 (888) 397 – 3742  <a href="http://www.experian.com">www.experian.com</a>	<b>Dispute Information:</b> P.O. Box 9701 Allen, TX 75013 (888) 397 – 3742  <a href="http://www.experian.com">www.experian.com</a>	<b>Fraud/Freeze:</b> P.O. Box 9554 Allen, TX 75013 (888) 397 – 3742  <a href="http://www.experian.com">www.experian.com</a>
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## Innovis

<b>Order Credit Report:</b> Attention: Consumer Assistance P.O. Box 1689 Pittsburgh, PA 15230  (800) 540 – 2505  <a href="http://www.innovis.com">www.innovis.com</a>	<b>Dispute Information:</b> Attention: Consumer Assistance P.O. Box 1640 Pittsburgh, PA 15230  (800) 540 – 2505  <a href="http://www.innovis.com">www.innovis.com</a>	<b>Fraud/Freeze:</b> Attn: Consumer Assistance P.O. Box 26 Pittsburgh, PA 15230  (800) 540 – 2505  <a href="http://www.innovis.com">www.innovis.com</a>
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## Other:

### Opt Out from Pre-approved

**Credit Card Solicitations:**  
(For all Credit Bureaus)  
(877) 322 – 8228  
[www.optoutprescreen.com](http://www.optoutprescreen.com)

### Annual Credit Report Request Service\*

P.O. Box 105281  
Atlanta, GA 30348-5281  
(877) 322 – 8228  
(800) 821– 7232 (TDD)  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

\* [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)  
is the only official website where  
consumers can obtain their **free**  
credit report from TransUnion,  
Equifax and Experian yearly.

### Vantage Score vs. FICO Score range

<b>Vantage Score 1.0</b> 501- 990	<b>Vantage Score 3.0</b> 300 – 850	<b>FICO Score</b> 300 – 850
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