

Credit Freezes and Fraud Alerts: Help Protect Your Identity

Looking for ways to protect your identity?
Here are two ways:



Credit Freeze

- ✓ While a freeze is in place, nobody can open a new credit account in your name
- ✓ Free
- ✓ Available to anyone, for any reason
- ✓ Lasts until you lift it
- ✓ To place: Contact **all three** credit bureaus
- ✓ To lift: Contact any bureau a lender will use to check your credit

Fraud Alert

- ✓ Makes lenders verify your identity before granting new credit in your name
- ✓ Free
- ✓ Available to anyone who is or suspects they may be affected by identity theft
- ✓ Lasts one year
- ✓ To place: Contact **one** of the three credit bureaus. That bureau has to tell the other two.

How do I contact the credit bureaus?

To place a credit freeze or fraud alert, here's where to go:



Equifax

Equifax.com/personal/credit-report-services
800-685-1111

Experian

Experian.com/help
888-397-3742

TransUnion

TransUnion.com/credit-help
888-909-8872

- ▶ Has someone used your information to open a new account or make a purchase? Report it at **IdentityTheft.gov** and find out what to do next to recover.



FEDERAL TRADE
COMMISSION

ftc.gov/identitytheft