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# Free Credit Freezes & Fraud Alerts

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An extra measure of protection is available to safeguard your credit files and personal information.

**Free protection for your credit files and personal information!**

Fraudsters have been opening new accounts and lines of credit using stolen personal information in record numbers. Is your information at risk? It's a hard question to answer. Now you can take action to increase your personal financial security. You can place a credit freeze, a fraud alert or an extended fraud alert on your credit reports at no charge.

## ■ Credit freeze

This action will restrict access to your credit report. You must lift the credit freeze if you want a business, lender or employer to review your credit report. Upon your request, the credit bureau will lift the freeze either temporarily or permanently at no charge to you.

Here are the facts:

- It doesn't affect your credit score.
- If the freeze is requested by phone or online then the credit bureau must act to place the freeze within one business day. A request to lift it must be completed in one hour.
- Mail requests take three business days after receipt of the request to process.
- Contact each of the three nationwide credit bureaus to request a credit freeze.
- Companies that you do business with already will still have access to your credit report.
- Your free annual credit report(s) is still available.

### Credit bureau information

- Equifax - 800-685-1111  
**www.equifax.com**
- Experian - 888-397-3742  
**www.experian.com**
- TransUnion - 888-909-8872  
**www.transunion.com**

**Security Takeaway:** Continue to monitor your existing financial accounts for fraudulent transactions and report any unusual activity to your financial institution.

## ■ Fraud alert

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The three nationwide credit bureaus keep records on your credit history. If you place a fraud alert on your credit file, then before a business can open a new line of credit in your name it must have proper verification of your identity as well as your approval.

- The fraud alert stays on your credit report for one year — then you must renew the alert.
- Place the alert with one credit bureau and they will contact the other two credit bureaus.
- Make sure the credit bureaus have your current contact information for identity verification and approval.
- Your free annual credit report(s) is still available.

## ■ Extended fraud alert

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An extended fraud alert is available only to identity theft victims and requires that you file an Identity Theft Report.

Once filed,

- You can receive 2 free annual credit reports from each credit bureau per year.
- Your name will be removed from the marketing lists for prescreened credit offers for five years unless you request it.
- Place the alert with one credit bureau and they will contact the other two credit bureaus for you.

## ■ Resources

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- Federal Trade Commission:  
**[www.ftc.gov](http://www.ftc.gov)**
- U.S. Treasury Department:  
**[www.treasury.gov](http://www.treasury.gov)**
- Federal Deposit Insurance Corporation:  
**[www.fdic.gov](http://www.fdic.gov)**
- National Credit Union Administration:  
**[www.ncua.gov](http://www.ncua.gov)**