



FEDERAL TRADE COMMISSION
CONSUMER INFORMATION
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Extended Fraud Alerts and Credit Freezes

If you are a victim of identity theft and have created an Identity Theft Report, you may want to place an extended fraud alert or a credit freeze on your credit file. There are important differences between these two options:

- A freeze generally stops all access to your credit report, while a fraud alert permits creditors to get your report as long as they take steps to verify your identity.
 - The availability of a credit freeze depends on state law or a consumer reporting company's policies; fraud alerts are federal rights intended for people who believe they are, or who actually have been, identity theft victims.
 - Some states charge a fee for placing or removing a credit freeze, but it's free to place or remove a fraud alert.
- Extended Fraud Alerts
 - Credit Freezes

Extended Fraud Alerts

If you've created an Identity Theft Report, you can get an extended fraud alert on your credit file. When you place an extended alert, you can get 2 free credit reports within 12 months from each of the 3 nationwide credit reporting companies, and the credit reporting companies must take your name off marketing lists for prescreened credit offers for 5 years, unless you ask them to put your name back on the list. The extended alert lasts for 7 years.

How to Place An Extended Fraud Alert

- ☐ ☐ **Contact each of the 3 nationwide credit reporting companies.**
 - ☐ ☐ Ask the company to place an extended fraud alert on your credit file.

The company may have you complete a request form.
 - ☐ ☐ Include a copy of your Identity Theft Report when you submit the form and your letter.

Placing an extended fraud alert is free.

- ☐ ☐ **Mark your calendar.**

The extended alert stays in effect for 7 years.

- ☐ ☐ **Update your files.**
 - ☐ ☐ Record the dates you made calls or sent letters.
 - ☐ ☐ Keep copies of letters in your files.

Credit Freezes

You may choose to put a credit freeze on your file. But a credit freeze may not stop misuse of your existing accounts or some other types of identity theft. Also, companies that you do business with would still have access to your credit report for some purposes. A fraud alert will allow some creditors to get your report as long as they verify your identity.

Putting a credit freeze on your credit file does not affect your credit score. If you place a credit freeze on your credit file, you can:

- get a copy of your free annual credit report
- open a new account, apply for a job, rent an apartment, buy insurance, refinance your mortgage, or do anything else that requires your credit report. If you want a business, lender, or employer to be able to review your credit report, you must ask the credit reporting company to lift the freeze. You can ask to lift the freeze temporarily or permanently.

The cost to place and lift a freeze, and how long the freeze lasts, depend on state law. In many states, identity theft victims can place a freeze for free, but in others, victims must pay a fee, which is usually about \$10. If you have a police report, you may be able to place or lift a freeze for free. You must pay the fee to each credit reporting company. Cost and lead times to lift a freeze may vary so you may want to check with state authorities (find them at naag.org) or the credit reporting companies in advance.

How to Place a Credit Freeze

- ☐
- ☐ **Contact your state Attorney General's office.**
- ☐

☐ Ask if there is a fee for putting a freeze on your credit file.
- ☐

☐ Ask how long the freeze lasts.

- ☐ ☐ **Contact each of the 3 nationwide credit reporting companies.**
 - ☐ ☐ Report that you are an identity theft victim.
 - ☐ ☐ Ask the company to put a freeze on your credit file.
 - ☐ ☐ Pay the fee required by state law.

- ☐ ☐ **Mark your calendar.**

Your state law determines how long the credit freeze lasts.

- ☐ ☐ **Update your files.**
 - ☐ ☐ Record the dates you made calls or sent letters.
 - ☐ ☐ Keep copies of letters in your files.

Contact the 3 Credit Reporting Companies

Equifax
1-800-525-6285

Experian
1-888-397-3742

TransUnion
1-800-680-7289

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