

Freezing your Credit

Anyone can freeze their credit for free, even if your identity has not been stolen.

- Equifax
- TransUnion
- Experian
- Be sure to save the passwords when you freeze your credit; you will need these if you decide to thaw your credit freeze.
- Freezing your credit will not guarantee safety, it's a strong defense against identity theft.

Fraud Alerts

Anyone who suspects fraud can put a free alert on their credit report. This makes it harder for someone to open a credit account in your name.

Which Fraud Alert Is Right for You?

Fraud Alert	Extended Fraud Alert	Active Duty Alert
Place when you're concerned about identity theft. It makes it harder for someone to open a new credit account in your name. It's free and lasts 1 year.	Place when you've had your identity stolen and completed an FTC identity theft report at IdentityTheft.gov or filed a police report. It makes it harder for someone to open a new credit account in your name and removes you from unsolicited credit and insurance offers for 5 years. It's free and lasts 7 years.	Place when you're on active military duty. It makes it harder for someone to open a new credit account in your name and removes you from unsolicited credit and insurance offers for 2 years. It's free and lasts 1 year.

Source: FTC.gov

<https://www.consumer.ftc.gov/articles/what-know-about-credit-freezes-and-fraud-alerts>