

Choosing a credit report fraud alert or freeze

	Alerts	Freezes
Purpose	Flags your credit report as a potential victim of identity theft.	Completely blocks access to your credit report.
Action	Requires creditors to verify your identity before opening new accounts in your name.	Prevents new credit accounts from being opened in your name.
Duration	Typically lasts for one year, but can be extended.	Can be placed indefinitely.
Access	Allows you to still access your credit report.	Requires you to temporarily lift the freeze to apply for new credit or loans.
Choose..	..if you're concerned about identity theft but still need to access your credit regularly.	..if you want maximum protection against unauthorized access to your credit report.

Note: Both credit alerts and credit freezes are typically free to place and lift.

Note: Some of the content was AI-generated

How to place a fraud alert or freeze your credit report

How to place a fraud alert

A fraud alert is a red flag that you've been a victim of identity theft or fraud. It alerts potential creditors to be extra cautious before extending credit in your name.

Here's how to place a fraud alert:

1. **Contact one of the three major credit bureaus:**
 - **Equifax:** 1-800-525-6285 or <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
 - **Experian:** 1-888-397-3742 or <https://www.experian.com/fraud/center.html>
 - **TransUnion:** 1-800-680-7289 or <https://www.transunion.com/fraud-alerts>
2. **Provide necessary information:** You'll likely need to provide your name, Social Security number, date of birth, and other personal details.

Note: Once you've contacted one credit bureau, they will notify the other two, ensuring that a fraud alert is placed on all three of your credit reports.

Types of Fraud Alerts:

- **Standard fraud alert:** This lasts for one year and alerts potential creditors to exercise caution.
- **Extended fraud alert:** This lasts for seven years and provides stronger protection against fraud. You may qualify for an extended fraud alert if you've been a victim of identity theft.

How to place a credit freeze

Freezing your credit report is a proactive step to prevent unauthorized access to your credit information. A credit freeze effectively stops new credit from being opened in your name.

Here's how to freeze your credit report:

1. **Contact the three major credit bureaus:**
 - **Equifax:** 1-800-525-6285 or <https://www.equifax.com/personal/credit-report-services/credit-freeze/>
 - **Experian:** 1-888-397-3742 or <https://www.experian.com/freeze/center.html>
 - **TransUnion:** 1-800-680-7289 or <https://www.transunion.com/credit-freeze>
2. **Provide necessary information:** You'll likely need to provide your name, Social Security number, date of birth, and other personal details.
3. **Choose a freeze type:** Some credit bureaus offer different types of freezes, such as a security freeze or a fraud alert. Consult the bureau's website or representative for specific options.

Note: Once you've frozen your credit report, it can take a few days for the freeze to be fully effective. **To temporarily unfreeze your credit report** for a specific transaction, you'll need to contact the credit bureau again.

Remember: Freezing your credit report is a good way to protect yourself from identity theft, but it may also limit your ability to obtain new credit. If you plan to apply for a loan or credit card, you'll need to temporarily unfreeze your credit report.

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