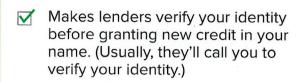
Fraud Alerts & Credit Freezes: What's the Difference?



Looking for ways to protect your identity? Here are two options to consider.

Fraud Alert



✓ 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 must tell the other two.

Credit Freeze

Restricts access to your credit report to help prevent identity theft. (Usually, you'll need a PIN or password to place or lift the freeze.)

✓ Free

Available to anyone

✓ Lasts until you lift it

To place or lift: Contact **all three** credit bureaus. (If you know which bureau a lender will use, you can lift for only that one.)

How do I contact the credit bureaus?

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





Equifax

Equifax.com/personal/credit-report-services

800-685-1111

Experian

Experian.com/help

888-EXPERIAN (888-397-3742)

TransUnion

TransUnion.com/credit-help

888-909-8872



ftc.gov/idtheft