

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



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

## Fraud Alert

- ✓ Makes lenders verify your identity before granting new credit in your name. (Usually, they'll call you to verify your identity.)
- ✓ 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

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## Experian

Experian.com/help  
888-EXPERIAN (888-397-3742)

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## TransUnion

TransUnion.com/credit-help  
888-909-8872



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[ftc.gov/idtheft](https://www.ftc.gov/idtheft)