

# Identity theft and fraud protection tips

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Protections are available to help keep your credit file safe from potential fraud or identity theft.

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency that makes sure banks, lenders and other financial companies treat you fairly. The CFPB has received a number of complaints from incarcerated and previously incarcerated individuals who reported damage to their credit reports because of identity theft or other misuse of their accounts. You can protect against such harm by initiating a Security Freeze or Fraud Alert on your credit file prior to or while you are incarcerated.

## What credit protection tools are available?

- Security Freeze
- Initial Alert
- Extended Alert

Each of these credit protection tools notifies users of your credit report of the potential for fraud or identity theft. The lender will have to take reasonable steps to verify the identity of someone who requests new credit in your name. Selecting a protection tool may prevent lenders from approving new credit (including opening a new line of credit in your name, issuing an additional card on one of your existing credit accounts, or increasing

your credit limit). If the lender cannot verify the identity of the person requesting credit, it will not approve the request.

## Security Freeze

If you want to completely prohibit the release of your credit file to potential new lenders, you may want a Security Freeze. The security freeze will stop these lenders from accessing your credit file. This would prevent you and others from opening new accounts in your name. But note that not all lenders review a credit report before offering credit. You should be sure to keep track of the freeze request in case you want to lift the freeze and seek credit at a future time.

## How can I get a Security Freeze?

Under a new federal law effective September 21, 2018, you can freeze and unfreeze your credit record for free at the three nationwide credit reporting companies - Experian, TransUnion, and Equifax - no matter what state you live in. You have to make a request to lift the freeze when you want to use your credit record again. You can still get access to your free credit report even if a freeze is on the account. More information about credit freezes is available at: [identitytheft.gov](http://identitytheft.gov) and [consumerfinance.gov/ask-cfpb/what-does-it-mean-to-put-a-security-freeze-on-my-credit-report-en-1341/](http://consumerfinance.gov/ask-cfpb/what-does-it-mean-to-put-a-security-freeze-on-my-credit-report-en-1341/).

You have to request a Security Freeze separately at each of the three major credit reporting companies.

### **Equifax**

(800) 685-1111

Equifax Security Freeze

P.O. Box 105788

Atlanta, Georgia 30348

[equifax.com/personal/credit-report-services/](http://equifax.com/personal/credit-report-services/)

### **Experian**

(888) 397-3742

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

[experian.com/help/](http://experian.com/help/)

### **TransUnion**

(888) 909-8872

P.O. Box 2000

Chester, PA 19016

[transunion.com/credit-help](http://transunion.com/credit-help)

## **Fraud alerts**

Initial and Extended Fraud Alerts provide notice to lenders about potential fraud activity but do not fully prevent access to your credit file.

### **Initial Fraud Alert**

This Initial Fraud Alert is available to you if you have a “good-faith suspicion” that you have been or will be a victim of identity theft or fraud. This alert may be a good first step for you if you are worried that your identity has or may be stolen. You don’t have to wait until it happens to you.

The alert provides you with the right to request an additional free credit report so you can keep an eye out for anything suspicious. Here’s how it works:

- Lenders are notified you have an alert on your

credit file and verify that the person requesting the credit is you.

- This alert lasts one year (unless you remove it sooner).
- You also have a right to one free consumer report from each of the three big nationwide credit reporting companies (Equifax, Experian, TransUnion). (This is in addition to the free annual report all consumers are entitled to. Note: this applies to credit reports, not credit scores.)

### **Extended Fraud Alert**

The Extended Fraud Alert is available to you if you actually have been a victim of identity theft and have filed a qualifying “identity theft report” with one of the three nationwide credit reporting companies.

**Tip:** To create a report online, visit [identitytheft.gov](http://identitytheft.gov), or write to

FTC Consumer Response Center  
600 Pennsylvania Ave, N.W.  
Washington, DC 20580

or call toll-free

1 (877) ID THEFT (438-4338)

This alert requires lenders to contact you before approving new credit for you. It also gives you the right to request two additional free credit reports while limiting new credit offers. Here’s how it works:

- Lenders are notified you have an alert on your credit file, and, if you provided a phone number or other contact method, they must use this information to confirm that the person requesting the credit is you (or verify your identity in person) before approving new credit.

- This alert lasts seven years (unless you remove it sooner).
- You also have a right to two free consumer reports during the first 12 months after adding the alert to your account from each of the three nationwide credit reporting companies. (This is in addition to the free annual report all consumers are entitled to.)
- For five years your name will also be removed from the nationwide credit reporting companies' pre-screening lists for credit offers and insurance (unless you request otherwise).

**Tip:** All consumers can limit new credit offers by getting off pre-screening lists. To do so, visit the FTC's site at: [consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers](http://consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers). You can do this temporarily online or permanently by mail.

## How can I get an Initial or Extended Fraud Alert?

To add an Alert, you can call, go online, or write to any one of the three nationwide credit reporting companies (Equifax, TransUnion, Experian). You will be required to verify your identity. Once you place an alert with one nationwide credit reporting company, the alert will be added to your credit report with the other two companies.

**Tip:** You can remove any of these alerts by using the same method you used to initially add the alert. And it's free to place and remove these alerts.

After contacting one company, you don't have to contact the others. Here's the contact information for the three largest credit reporting companies:

### Equifax

(800) 685-1111  
 Equifax Security Freeze  
 P.O. Box 105788  
 Atlanta, Georgia 30348  
[equifax.com/personal/credit-report-services/](http://equifax.com/personal/credit-report-services/)

### Experian

(888) 397-3742  
 Experian Security Freeze  
 P.O. Box 9554  
 Allen, TX 75013  
[experian.com/help/](http://experian.com/help/)

### TransUnion

(888) 909-8872  
 P.O. Box 2000  
 Chester, PA 19016  
[transunion.com/credit-help](http://transunion.com/credit-help)

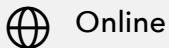
## Where can I get more information on this topic?

Take a look at some of the frequently asked questions on the subject at Ask CFPB at [consumerfinance.gov/askcfpb/](http://consumerfinance.gov/askcfpb/)

| Protection and requirements  | Security Freeze | Initial | Extended        |
|--|-----------------|---------|-----------------|
| The lender is required to verify the requester's identity before approving new credit  |                 | •       | •               |
| Completely prevents your report from being shared with third parties unless lifted   | •               |         |                 |
| Alerts users of your credit report to the possibility of identity theft and requires heightened identify verification procedures |                 | •       | •               |
| For when you believe you are or may be the victim of ID theft  | •               | •       |                 |
| Requires you to have submitted an identity theft report  |                 |         | •               |
| Extra free credit report   |                 | one     | two             |
| Exclusion from prescreening lists  |                 |         | •<br>five years |
| May have to pay to place or lift the protection  | •               |         |                 |
| Free in every state  | •               | •       | •               |

## Submit a complaint

If you have a problem with your credit report, background screening report, or other financial product, you can file a complaint for free.



Online  
[consumerfinance.gov/complaint](http://consumerfinance.gov/complaint)



By fax  
(855) 237-2392



By phone

(855) 411-CFPB (2372)  
(855) 729-CFPB (2372) TTY/TDD



By mail

Consumer Financial Protection Bureau  
P.O. Box 4503  
Iowa City, Iowa 52244

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