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FEDERAL TRADE COMMISSION
CONSUMER INFORMATION
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Place a Fraud Alert

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Ask 1 of the 3 credit reporting companies to put a fraud alert on your credit report. They must tell the other 2 companies. An initial fraud alert can make it harder for an identity thief to open more accounts in your name. The alert lasts 90 days but you can renew it.

- Why Place an Initial Fraud Alert
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Why Place an Initial Fraud Alert

Three national credit reporting companies keep records of your credit history. If someone has misused your personal or financial information, call **one** of the companies and ask for an initial fraud alert on your credit report. If you're concerned about identity theft, but haven't yet become a victim, you can also place an initial fraud alert. For example, you may want to place a fraud alert if your wallet, Social Security card, or other personal, financial or account information are lost or stolen. You may also want to place a fraud alert if your personal information was exposed in a [data breach](#). A fraud alert is free. The company you call must tell the other companies about your alert.

An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. The initial alert stays on your report for at least 90 days. You can renew it after 90 days. It allows you to order one free copy of your credit report from each of the three credit reporting companies. Be sure the credit reporting companies have your current contact information so they can get in touch with you.

How to Place an Initial Fraud Alert

☐ **Contact one** [credit reporting company](#).

☐ Ask the company to put a fraud alert on your credit file.

☐ Confirm that the company you call will contact the other 2 companies. Placing a fraud alert is **free**. The initial fraud alert stays on your credit report for 90 days.

☐

Be sure the credit reporting companies have your current contact information so they can get in touch with you.

☐

Update your files.

The credit reporting company will explain that you can get a free credit report, and other rights you have.

☐

Mark your calendar.

The initial fraud alert stays on your report for 90 days. You can renew it after 90 days.

☐

Update your files.

☐

Record the dates you made calls or sent letters.

☐

Keep copies of letters in your files.

Contact Information for the Credit Reporting Companies

TransUnion

1-800-680-7289

Experian

1-888-397-3742

Equifax

1-800-525-6285

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