FEDERAL TRADE COMMISSION
Consumer Information
consumer.ftc.gov

Place a Fraud Alert

A fraud alert can make it harder for an identity thief to open more accounts in your name. You can place a fraud alert by asking one of the three nationwide credit bureaus. It has to put the alert on your credit report and tell the other two credit bureaus to do so. The alert lasts one year.

Why Place a Fraud Alert

Three nationwide credit bureaus keep records of your credit history. If someone has misused your personal information – or even if you're concerned about identity theft, but haven't yet become a victim – you can place a 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 is lost or stolen. You also may want to place a fraud alert if your personal information was exposed in a data breach (http://www.identitytheft.gov/databreach). A fraud alert is free. The credit bureau you contact must tell the other two about your alert.

A 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 alert stays on your report for one year. You can get a new one after one year. It allows you to order one free copy of your credit report from each of the three credit bureaus. Be sure the credit bureaus have your current contact information so they can get in touch with you.

How to Place a Fraud Alert

- ☐ **Contact one** credit bureau (#credit)**.**
  - ☐ Ask it to put a fraud alert on your credit report.

☐ The credit bureau you contact will then contact the other two credit bureaus. Placing a fraud alert is free.

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

☐ **The credit bureau will explain that you can get a** free credit report (https://www.consumer.ftc.gov/articles/0276-order-credit-reports) **and other rights you have.**

☐ **Mark your calendar.**
The fraud alert stays on your report for one year. You can get a new one after one year.

Credit Bureau Contact Information

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax
Equifax.com/personal/credit-report-services (https://www.Equifax.com/personal/credit-report-services)
800-685-1111

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

Transunion
TransUnion.com/credit-help (https://TransUnion.com/credit-help)
888-909-8872

September 2018