

PROTECTING YOUR CREDIT FROM IDENTITY THEFT

FRAUD ALERT	EXTENDED FRAUD ALERT	CREDIT FREEZE
Cost: Free	Cost: Free	Cost: Free
Experian, Equifax and TransUnion	Experian, Equifax and TransUnion	Experian, Equifax and TransUnion
Duration: One Year	Duration: Seven Years*	Indefinitely – Until you unfreeze
Alerts you if attempt is made to open new account	Alerts you if attempt is made to open new account	Alerts you if attempt is made to open new account
No deadline	No deadline	No deadline
You can open new accounts but must first prove it's you, not a fraudster	You can open new accounts but must first provide proof of your identity	You must unfreeze before attempting to open a new account

COMPARISON:

- Place a **one-year *Fraud Alert*** on your three credit files you must contact ONE of the three credit bureaus (see below). When you place a fraud alert with one of the three bureaus, they are required to automatically generate notifications to the other two
- *Place a **seven year *Extended Fraud Alert*** on your three credit files, you must submit a copy of the police report filed with your local police department, and complete a Federal Trade Commission (FTC) Identity Theft Affidavit (www.identitytheft.gov) to submit to each of the three credit bureaus
- Place an **indefinite *Credit Freeze*** on your three credit files (instructions below)

Equifax	Experian	TransUnion
Type in URL address line only: www.equifax.com/personal/credit-report-services Or go to: Credit Report Services Equifax®	Type in URL address line only: www.experian.com/freeze/center.html Or go to: Security Freeze - Experian	Type in URL address line only: www.transUnion.com/credit-freeze or go to: Credit Freeze Freeze My Credit TransUnion
Telephone: (800) 685-1111	Telephone: 888-397-3742	(888) 909-8872

Courtesy of the Mayor's Office of Consumer Information
(413) 787-6437