

## What to Know About Credit Freezes and Fraud Alerts

Credit freezes and fraud alerts can protect you from identity theft or prevent further misuse of your personal information if it was stolen. Learn what they do and how to place them.

### Credit Freezes

**Who can place one:** Anyone can freeze their credit report, even if their identity has not been stolen.

**What it does:** A credit freeze restricts access to your credit report, which means you – or others – won't be able to open a **new credit account** while the freeze is in place. You can temporarily lift the credit freeze if you need to apply for new credit. When the freeze is in place, you will still be able to do things like apply for a job, rent an apartment, or buy insurance without lifting or removing it.

**Duration:** A credit freeze lasts until you remove it.

**Cost:** Free

**How to place:** Contact **each** of the [three credit bureaus](#) — Equifax, Experian, and TransUnion.

### Fraud Alerts

**Who can place one:** Anyone who suspects fraud can place a fraud alert on their credit report.

**What it does:** A fraud alert will make it harder for someone to open a new credit account in your name. A business must verify your identity before it issues new credit in your name.

When you place a fraud alert on your credit report, you can get a free copy of your credit report from each of the three credit bureaus.

**Duration:** A fraud alert lasts one year. After a year, you can renew it.

**Cost:** Free

**How to place:** Contact any one of the [three credit bureaus](#) — Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place a fraud alert on your credit report.

## Extended Fraud Alert

**Who can place one:** An extended fraud alert is only available to people who have had their identity stolen and completed an FTC identity theft report at [IdentityTheft.gov](https://www.identitytheft.gov) or filed a police report.

**What it does:** Like a fraud alert, an extended fraud alert will make it harder for someone to open a new credit account in your name. A business must contact you before it issues new credit in your name.

When you place an extended fraud alert on your credit report, you can get a free copy of your credit report from each of the three credit bureaus **twice** within one year from when you place the alert, which means you could review your credit report six times in a year.

In addition, the credit bureaus will take you off their marketing lists for [unsolicited credit and insurance offers](#) for five years, unless you ask them not to.

**Duration:** An extended fraud alert lasts seven years.

**Cost:** Free

**How to place:** Contact any one of the [three credit bureaus](#) — Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place an extended fraud alert on your credit report.

## Active Duty Alert

**Who can place one:** Active duty service members can place an active duty fraud alert.

**What it does:** An active duty fraud alert will make it harder for someone to open a new credit account in your name. A business must verify your identity before it issues new credit in your name.

In addition, the credit bureaus will take you off their marketing lists for [unsolicited credit and insurance offers](#) for two years, unless you ask them not to.

**Duration:** An active duty fraud alert lasts one year. After a year, you can renew it for the length of your deployment.

**Cost:** Free

**How to place:** Contact any one of the [three credit bureaus](#) — Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place an active duty fraud alert on your credit report.

Which Fraud Alert Is Right for You?		
<b>Fraud Alert</b>	<b>Extended Fraud Alert</b>	<b>Active Duty Alert</b>
Place when you're concerned about identity theft. It makes it harder for someone to open a new credit account in your name. It's free and lasts 1 year.	Place when you've had your identity stolen and completed an FTC identity theft report at <a href="https://IdentityTheft.gov">IdentityTheft.gov</a> or filed a police report. It makes it harder for someone to open a new credit account in your name and removes you from <a href="#">unsolicited credit and insurance offers</a> for 5 years. It's free and lasts 7 years.	Place when you're on active military duty. It makes it harder for someone to open a new credit account in your name and removes you from <a href="#">unsolicited credit and insurance offers</a> for 2 years. It's free and lasts 1 year.

The contents of this handout are taken directly from:  
<https://consumer.ftc.gov/articles/what-know-about-credit-freezes-fraud-alerts#difference>