# How do I protect my personal credit information?

## Q: How do I protect my personal credit information?

If you believe your personal information may have been exposed in a data breach, phishing scam, or maybe you lost your wallet, please consider the steps below to protect yourself. In addition, there is some great information on the Federal Trade Commission website about what you should do for each type of data that is lost (drivers' license, credit card, etc.) at IdentityTheft.gov.

## Answer

### Credit Freeze

A credit freeze is a strong component of any identity theft-fighting strategy. As of 2018, credit freezes are free . The credit freeze is a weapon that empowers individuals to restrict access to your credit file, making it harder for identity thieves to open new accounts in your name.

To request a freeze, contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don’t confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

### Credit Monitoring

Personal information is easy to steal, and it's valuable once stolen, especially the information that links you to your financial resources. To determine if your personal financial information has been used by a criminal, obtain a copy of your credit report by contacting the three credit-reporting bureaus (Equifax, Experian, and TransUnion).

The federal Fair Credit Reporting Act enables you to obtain a free copy of your credit report annually from each of the three credit bureaus listed on this page. When contacting the credit bureaus by telephone, please listen to the menus carefully and fully before making your request. It may take up to two weeks to receive the report through the mail. You can receive your credit reports on-line immediately by going to www.annualcreditreport.com and filling out the required information. Or you can contact the three major credit bureaus directly listed on this page.

You should review your report carefully for any suspicious activity. Specifically, look for inquiries you didn’t initiate, accounts you didn’t open and unexplained debts on your accounts. Also check to see that information such as name, address, Social Security number, employer, etc. are correct. Inaccuracies in this information may also be due to typographical errors, but in any case it is important to correct the errors by notifying the credit bureau by telephone and in writing.

#### Credit Bureaus

Equifax
(800) 525-6285
www.equifax.com

Experian
(888) 397-3742
www.experian.com

TransUnion
(800) 680-7289
www.transunion.com

### Fraud Alerts

Fraud alerts can be placed on your credit report, so when a retailer or creditor checks your report in response to a request for a new credit card or financing for that plasma television, the fraud alert tells them to double-check that the person seeking credit is you. Ideally, the creditor delays extending credit until reaching you.

Alerts focus only on criminals opening new credit lines in your name, not the use of existing accounts. Also, some retailers don't check credit reports before extending credit and those that do don't always try to reach you – they may just ask the criminal some easy-to-answer questions.

Still, alerts increase the chance you'll be contacted if someone applies for credit in your name.

You can call or go online to each of the three credit-reporting agencies to place a fraud alert for free. Generally, fraud alerts expire after one year, identity theft victims can get an extended fraud alert for seven years.