

# FRAUD ALERT/CREDIT FREEZE

## CONTACTS & INFORMATION

New Federal law **supersedes state laws** and went into effect September 21, 2018

- **Credit Freeze:** There is no charge to place a Credit Freeze. There is no charge to un-freeze and re-freeze credit.
  - \*Must place Freeze within 1 business day
  - \*Must lift freeze within 1 hour (if requested by phone) or 3 business days (if requested by mail).

**TIP: Must request FREEZE. A credit LOCK has monthly fees and is not covered by federal laws**
- **Initial Fraud Alert** is established for 1 year (vs. 90 days previously). Still free of charge and ID Theft victims can still have the 7 year extended Alert.
- **Credit Freezes for Minors or At-Risk populations:** parents or guardians of minors may place a Freeze on behalf of the child. If a credit report does not exist, one must be created to place the Freeze. The same is true for people who have guardianship, are a conservator or have a valid power of attorney for an at-risk person.
- **Military Freezes:** Active Duty Alerts are still in place . This law has made no changes to this process.

### CONTACTS:

#### Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

800-685-1111

#### Experian

[Experian.com/help](https://www.experian.com/help)

888-EXPERIAN (888-397-3742)

#### Transunion

[TransUnion.com/credit-help](https://www.TransUnion.com/credit-help)

888-909-8872

FTC Complaint: If you are having trouble with a credit freeze or alert: 1-855-411-2372