

Fraud Alerts

Identity theft and fraud are serious crimes that affect the credit rating and financial well-being of many servicemembers, their families and veterans. The theft occurs in several ways but always involves access to your personal financial information. Due to frequent moves, overseas deployments and transitioning to civilian life, the risk of identity theft is increased for military personnel and veterans. Each of the alerts below can help protect your identity and credit rating:

- An active duty alert can be placed on your credit report while you are deployed. This alert notifies lenders that you are on assignment away from your regular duty station. The lenders should verify your identity before approving new credit. You can designate a personal representative (a spouse or another designated person) who can act on your behalf to verify your identity. The alert remains in place for one year; you can place another alert on your credit report if needed. You or your designated representative can remove the active duty fraud alert sooner than one year if desired. Also, placing the active duty alert on your credit report may reduce the number of pre-approved credit card offers you receive for two years. There is no fee to place an active duty alert on your credit report. For more information, visit <https://www.consumer.ftc.gov/articles/0273-active-duty-alerts>.
- An initial fraud alert can be placed on your credit report if you suspect you are or may become a victim of identity theft. This alert advises lenders to take extra precautions before extending credit in your name. The alert will remain on your report for 90 days, but can be removed sooner at your request. There is no fee to place an initial fraud alert on your credit report. Placing an initial fraud alert also allows you to order one free copy of your credit report from each of the three credit reporting bureaus. For more information, visit <http://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.
- An extended fraud alert placed on your credit report means that you have been a victim of identity theft and filed an Identity Theft Report with one of the three credit bureaus. Lenders must verify your identity prior to issuing new credit in your name. Also, as an added precaution, the extended fraud alert may reduce the number of pre-approved credit offers you receive for five years. This alert will last for seven years, but can be removed sooner. By placing an extended fraud alert on your file, you are able to order two free credit reports within 12 months from each of the three credit reporting bureaus. For more information, visit <https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>.
- A security freeze prevents a third party from receiving a copy of your credit report without your consent. Floridians age 65 and older or those who have been a victim of identity theft can have a free security freeze placed on their credit report; there is a \$10 fee for other individuals. You must submit a written request for the security freeze to each of the three credit bureaus. A security freeze can be lifted temporarily or removed at any time for a fee of \$10, unless you are a victim of identity theft or are age 65 or older. To request a temporary lift or remove a security freeze, contact each of the three credit bureaus in writing. For more information, visit <http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.



The Consumer Financial Protection Bureau’s chart below provides additional guidance to assist with placing an alert on your credit report:

Protection and Requirements	Active Duty	Initial	Extended
Active duty servicemembers	●		
When you suspect you are or may be a victim of identity theft		●	
When you submit an identity theft report			●
Lenders must verify your identity before issuing new credit in your name	●	●	●
Lenders must verify your identity in person or by your specified process			●
Free credit report(s)		● one	● two
Excluded from prescreening list	● two years		● five years

Below is the contact information for each of the three credit bureaus.

Equifax
www.Equifax.com
 P.O. Box 740241, Atlanta, GA 30374
 1-888-766-0008

Experian
www.Experian.com
 P.O. Box 4500, Allen, TX 75013
 1-888-397-3742

TransUnion
www.TransUnion.com
 P.O. Box 2000, Chester, PA 19022
 1-800-680-7289