



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. When you place an active duty fraud alert with one credit bureau they must coordinate with the other two credit bureaus to ensure they place the active duty alert on your credit report as well. For more information, visit <https://www.consumer.ftc.gov/articles/0273-active-duty-alerts>.
- A 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 one year, but can be removed sooner at your request. There is no fee to place a fraud alert on your credit report. Placing a fraud alert also allows you to order one free copy of your credit report from each of the three credit reporting bureaus. When you place a fraud alert with one credit bureau they must coordinate with the other two credit bureaus to ensure they place the fraud alert on your credit report as well. For more information, visit <https://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. As an added precaution, after placing the extended fraud alert on your credit report, creditors must remove your name from lists of pre-approved credit offers 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. When you place an extended fraud alert with one credit bureau they must coordinate with the other two credit bureaus to ensure they place the extended fraud alert on your credit report as well. For more information, visit <https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>.
- A security freeze (also known as a credit freeze) restricts access to your credit report, thus preventing new lines of credit from being opened in your name. The Fair Credit Reporting Act allows you to place a security freeze on your credit report free of charge. You will need to request the security freeze with each of the three credit bureaus online, by phone or by mail. You will not have access to your credit report but can have the security freeze lifted temporarily or removed any time. If the request is made online or by phone, the credit bureau must lift the freeze within one hour of your request. If the request is made by mail, the credit bureau must lift the freeze no later than three business days after receiving your request. This is the most secure way to protect your credit. NOTE: After receiving your freeze request, each credit bureau will provide a unique personal identification number (PIN) or password that you will need to lift the freeze by phone or mail. Keep this in a safe place. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.



Protecting your Identity with Frauds Alerts and Security Freezes

Fraud alerts and security freezes can help prevent the misuse of your personal information but there are important differences between them. This chart can help you decide which is right for you.

Fraud Alert	Extended Fraud Alert	Active Duty Fraud Alert	Security/Credit Freeze
The first step to take if you suspect you are or may become a victim of identity theft	The step to take if you've become a victim of identity theft and have filed an Identity Theft Report with one of the three credit reporting bureaus	Helps servicemembers minimize their risk of identity theft while they are deployed	The most secure way to protect your credit
Allows access to your credit report as long as lenders verify your identity before extending credit in your name	Allows access to your credit report as long as lenders verify your identity before extending credit in your name	Allows access to your credit report as long as lenders verify your identity before extending credit in your name	Restricts access to your credit report until you lift or remove the freeze
Free to place and remove	Free to place and remove	Free to place and remove	Free to place, lift or remove
Available to anyone	Available to victims of identity theft	Available to active service members	Available to anyone
Lasts for one year and can be renewed	Lasts for seven years and can be renewed	Lasts for one year and can be renewed	Lasts until you lift or remove
Must be placed by contacting one credit reporting bureau who must coordinate with the other two credit reporting bureaus	Create an Identity Theft Report and then contact one credit reporting bureau who must coordinate with other two credit reporting bureaus	Must be placed by contacting one credit reporting bureau who must coordinate with the other two credit reporting bureaus	Must be placed by contacting each of the three credit reporting bureaus to request, lift or remove
Will receive a free annual credit report from each credit reporting bureau after receiving a confirmation letter of your fraud alert	Will receive two free credit reports within 12 months from each credit reporting bureau, also removes your name from marketing lists for pre-screened credit offers for five years	Removes your name from marketing lists for pre-screened credit offers for two years	Will receive a free annual credit report from each credit reporting bureau after receiving confirmation of your security freeze

Below is the contact information for each of the three credit bureaus to place a fraud alert on your credit report.

Equifax

www.equifax.com/personal/credit-report-services/
P.O. Box 105069, Atlanta, GA 30348-5069
1-800-685-1111

Experian

www.experian.com/help/
P.O. Box 9554, Allen, TX 75013
1-888-397-3742

TransUnion

www.TransUnion.com/credit-help
P.O. Box 2000, Chester, PA 19016
1-800-680-7289

Below is the contact information to place a security freeze on your credit report:

Equifax

www.equifax.com/personal/credit-report-services/
P.O. Box 105788, Atlanta, GA 30348-5788
1-800-685-1111

Experian

www.experian.com/help/
P.O. Box 9554, Allen, TX 75013
1-888-397-3742

TransUnion

www.TransUnion.com/credit-help
P.O. Box 160, Woodlyn, PA 19094
1-888-909-8872