



## Identity Theft Protection

Identity theft happens. It's an unfortunate fact of modern life. But there are certain steps you can take to help keep your personal information from being exploited or falling into the wrong hands.<sup>1</sup>

### What Is a Fraud Alert:

Placing a fraud alert on your credit report tells lenders and creditors that they must always verify your identification by contacting you before extending a credit line or loan in your name. This can help protect your identity from fraud by preventing a thief from opening any new accounts in your name.<sup>2</sup>

### Types of Fraud Alerts:

- Initial Fraud Alert. If you're concerned about identity theft, but haven't yet become a victim, this fraud alert will protect your credit from unverified access for at least 90 days.
- Extended Fraud Alert. For victims of identity theft, an extended fraud alert will protect your credit for seven years.
- Active Duty Military Alert. For those in the military who want to protect their credit while deployed, this type of fraud alert will last for one year.
  - <http://www.consumer.ftc.gov/articles/0273-active-duty-alerts>

### How to set a Fraud Alert:

A Fraud Alert must be set at all three of the Major Credit Bureaus individually.

Equifax

[https://www.alerts.equifax.com/AutoFraud Online/jsp/fraudAlert.jsp](https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp)

Experian

<https://www.experian.com/fraud/center.html>

Transunion

<http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page>

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<sup>1</sup> <http://www.consumer.ftc.gov/media/video-0023-what-identity-theft>

<sup>2</sup> <https://beta.creditkarma.com/article/what-is-a-fraud-alert>



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### What is a Credit Freeze or Security Freeze:

Security freezes are designed to prevent a credit reporting company from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale.<sup>3</sup>

### How to set a Credit Freeze:

A credit freeze must be set at all three of the Major Credit Bureaus individually.

Equifax

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Experian

[http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

Transunion

<http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

### Credit and Fraud Monitoring Services:

Some companies, including consumer-reporting companies, offer subscriptions to credit monitoring services. These services track your credit report, and generally send you an email about recent activity, like an inquiry or new account. The more frequent or more detailed the report, the more expensive the service.<sup>4</sup>

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<sup>3</sup> [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

<sup>4</sup> <http://www.consumer.ftc.gov/articles/0235-identity-theft-protection-services>



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### Popular Services that can help with Identity Theft Protection:

Lifelock

<http://www.lifelock.com/>

Cost: \$10.00 or \$25.00 a month depending on the level of service purchased.

Identity Guard

<http://www.identityguard.com/>

Cost: \$14.00, \$19.00, or \$25.00 a month depending on the level of service purchased.

Trusted ID

<https://www.trustedid.com/>

Cost: \$15.00 or \$28.00 a month depending on the level of service purchased

Credit Karma

<http://www.creditkarma.com/>

Cost: Free alternative but lacks features of the three other services.

### Do I need Identity Theft Protection:

According to PCworld<sup>5</sup> and SmartMoney<sup>6</sup> identity theft protection is more of a convenience than a necessity. A consumer is able to do everything an identity theft protection service can if they are willing to put the time and effort in.

### Where to go for more information

#### Defense Privacy and Civil Liberties Office (DPCLO)

<http://dpclo.defense.gov/>

[http://dpclo.defense.gov/privacy/Res\\_And\\_Pub/resources\\_and\\_publications.html](http://dpclo.defense.gov/privacy/Res_And_Pub/resources_and_publications.html)

#### OnGuardOnline.gov

<http://www.onguardonline.gov/articles/0005-identity-theft>

<http://www.onguardonline.gov/articles/pdf-0009.pdf>

#### Identity Theft - Consumer Information

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

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[http://www.pcworld.com/article/201801/should\\_you\\_use\\_id\\_theft\\_protection\\_services.html](http://www.pcworld.com/article/201801/should_you_use_id_theft_protection_services.html)

<sup>6</sup> <http://www.smartmoney.com/borrow/debt-strategies/buying-real-time-identity-theft-protection/>