

Consider adding an extended fraud alert or credit freeze.

Extended fraud alerts and credit freezes can help prevent further misuse of your personal information. There are important differences. This chart can help you decide which might be right for you.

An Extended Fraud Alert	A Credit Freeze
Lets you have access to your credit report as long as companies take steps to verify your identity	Stops all access to your credit report unless you lift or remove the freeze
Free to place and remove if someone stole your identity. Guaranteed by federal law	Cost and availability depend on your state law. There might be a small fee for placing, lifting, and removing
Lasts for seven years	Lasts until you lift or remove
Set it by contacting each of the three credit bureaus. <ul style="list-style-type: none"> • Report that someone stole your identity. • Request an extended fraud alert • Complete any necessary forms and send a copy of your Identity Theft Report 	Set it by contacting each of the three credit bureaus. <ul style="list-style-type: none"> • Report that someone stole your identity • Ask the company to put a freeze on your credit file • Pay the fee required by state law
For fraud alerts: <ul style="list-style-type: none"> • TransUnion.com/fraud 1-800-680-7289 • Experian.com/fraudalert 1-888-397-3742 • Equifax.com/CreditReportAssistance 1-888-766-0008 	For credit freezes: <ul style="list-style-type: none"> • TransUnion.com/freeze 1-888-909-8872 • Experian.com/freeze 1-888-397-3742 • freeze.Equifax.com 1-800-349-9960