Credit Freeze & Fraud Alert - Action Checklist

Do this within 24 hours of finding your records in the breach. All three actions are FREE under federal law.

CREDIT FREEZE (strongest):

- Equifax: equifax.com or 1-800-685-1111
- Experian: experian.com/freeze or 1-888-397-3742
- TransUnion: transunion.com/credit-freeze or 1-888-909-8872

You receive a PIN or account to account to unfreeze later. A freeze blocks new credit accounts in your name.

FRAUD ALERT (lighter): contact any one bureau; it must notify the other two. Initial alert lasts 1 year; with an FTC Identity Theft Report you can get a 7-year extended alert.

ALSO:

- Review your credit reports free at annualcreditreport.com.
- IRS: file Form 14039 (Identity Theft Affidavit) if your SSN was exposed, or apply for an IP PIN at irs.gov/ippin.
- Monitor bank and card statements; report unauthorized activity immediately in writing.
- Keep copies of everything you send. Send important letters by certified mail.