



## Tuesday's Tip

information provided by Adriance Memorial Library to make your life a little bit easier . . . .

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### Free Credit Freezes and Reports

September 25, 2018

In case you missed it in the news, you can now freeze and unfreeze your credit file for free. According to the U.S. Government's Federal Trade Commission:

"Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too."

Here is more information from the Federal Trade Commission:

- Free credit freezes are here  
<https://www.consumer.ftc.gov/blog/2018/09/free-credit-freezes-are-here>
- Credit Freeze FAQs  
<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

To freeze your credit report, contact each of the credit bureaus:

- Equifax  
<https://www.equifax.com/personal/credit-report-services/>
- Experian  
<https://www.experian.com/freeze/center.html>
- TransUnion  
<https://www.transunion.com/credit-freeze>

Here are some other articles about credit freezes:

- CNBC: Freezing your credit is now free  
<https://www.cnbc.com/2018/09/20/free-credit-freezes-now-in-effect.html>
- Free Credit Freezes: Time to Rethink Your Protection?  
<https://www.nerdwallet.com/blog/finance/choosing-credit-freeze-lock-alert/>

Also, you do not have to pay for credit reports. According to the US Government's Consumer Protection Financial Bureau (CPFB):

"You are entitled to a free credit report every 12 months from each of the three major consumer reporting companies (Equifax, Experian and TransUnion). You can request a copy from AnnualCreditReport.com."

Here is more information from the CFPB:

<https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-a-copy-of-my-credit-reports-en-5/>

And here is the web page where you can request your free credit reports:

<https://www.annualcreditreport.com/index.action>

Finally, the new credit freeze law also extended the time for fraud alerts to a year. Again, from the Federal Trade commission:

"A fraud alert can make it harder for an identity thief to open more accounts in your name. You can place a fraud alert by asking one of the three nationwide credit bureaus. It has to put the alert on your credit report and tell the other two credit bureaus to do so. The alert lasts one year."

See this web site for more information:

<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>