Identity Theft

Identity theft occurs when someone uses your name or personal information to open an unauthorized new account, make unauthorized charges, secures services or benefits, or borrow money. If you or someone you know is a victim of identity theft, there are 3 steps to follow:

Step 1: Complete the Identity Theft Victims Report: visit www.identitytheft.gov to complete the report. Bring the completed form to local law enforcement to create an Identity Theft Police Report.

Step 2: Call the three main Credit Reporting companies to put a free fraud alert and security freeze on your account. Identity Theft victims are entitled to an extended fraud alert for seven years.

Step 3: Call your bank(s), credit card companies and online payment companies like PayPal, Venmo, etc. to alert them that you have been a victim of Identity Theft.

How do I contact the three credit bureaus?

TransUnion
TransUnion LLC
P.O. Box 2000
Chester, PA 19016
888-909-8872
www.transunion.com/credit-help

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

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

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Advocating for and Empowering NY Consumers

A Division of the New York Department of State

1-800-697-1220

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Tools to Protect Your Credit



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Kathy Hochul
Governor

Rossana Rosado
Secretary of State

Tools to Protect Your Credit

By law, Equifax, Experian and TransUnion are required to provide consumers the opportunity to place a free fraud alert or free security freeze on their credit report.

Fraud Alerts



What is a Fraud Alert?

A fraud alert requires any business that inquires about your credit to check with you before opening a new account.

The 3 types of fraud alerts are:

- **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 one year. Helpful if your wallet, Social Security card, or other personal, financial or account information is lost or stolen.
- **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 fraud alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Security Freeze



What is a Security Freeze?

A security freeze restricts access to your credit file, limiting access to anyone trying to open new accounts in your name.

Requesting a Security Freeze

Consumers must contact all three nationwide credit bureaus: Equifax, Experian, and TransUnion. Consumers may request a freeze via mail, online portal or phone. Mail requests must be processed within 3 business days.

The credit bureau must put the freeze in place within 1 business day for any requests received via phone or online.

Free Child Security Freezes

- Parents and guardians can place a free security freeze for children under age 16.
- A child security freeze allows you to create a credit file and freeze it until the child is old enough to use credit.

Removing a Security Freeze

When consumers request to lift the freeze by phone or online, the credit bureaus must take that action within one hour. (If consumers make these requests by mail, the agency must place or lift the freeze within 3 business days).

What is Protected?

	Fraud Alert	Security Freeze
Existing credit accounts		X
New credit accounts	X	X
Active Duty Military	X	
Children (under 16 yrs.)		X
Length of Protection		
Fraud Alert	1 year	
Extended Fraud Alert	7 years (for identity theft victims only)	
Active Duty Military Alert	1 year/length of deployment	
Security Freeze	Until you unlock it	
Child Security Freeze	Until the parent unlocks it	
Contact for Requests		
Fraud Alerts	Any 1 of the 3 credit bureaus	
Security Freeze	Each credit bureau, separately	