

Looking for ways to protect your identity? Two to options to consider are fraud alerts and credit freezes. But what's the difference?

Credit Freeze

A [credit freeze](#) limits access to your credit report so no one, *including you*, can open new accounts until the freeze is lifted. **To be fully protected, you must place a freeze with each of the three credit reporting agencies.** You'll usually get a PIN or password to use each time you place or lift the freeze. A credit freeze locks down your credit, is free, and lasts until you lift it.

Fraud Alert

A [fraud alert](#) makes companies verify your identity before granting new credit in your name. Usually, that means calling you to check if you're really trying to open a new account. **Placing a fraud alert is easy – you contact any one of the three nationwide credit reporting agencies (Equifax, Experian, TransUnion) and that one must notify the other two.** A fraud alert is free and lasts one year.

Which is right for you? It depends on your personal circumstances. Both fraud alerts and credit freezes can make it harder for identity thieves to open new accounts in your name. With a fraud alert, you keep access to your credit. But freezes are generally best for people who aren't planning to take out new credit. Often, that includes older adults, people under guardianship, and children who are under 16 years of age.

To place a fraud alert or credit freeze, use the credit bureau contact information listed below.

Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)

800-685-1111

P.O. Box 740241 Atlanta, GA 30374-0241

Experian

[Experian.com/help](https://www.experian.com/help)

888-EXPERIAN (888-397-3742)

P.O. Box 2104 Allen, TX 75013-0949

Transunion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)

888-909-8872

P.O. Box 1000 Chester, PA 19022