



IDENTITY THEFT MITIGATION AT A GLANCE

WHAT IS THE DIFFERENCE BETWEEN A FRAUD ALERT AND A SECURITY FREEZE?

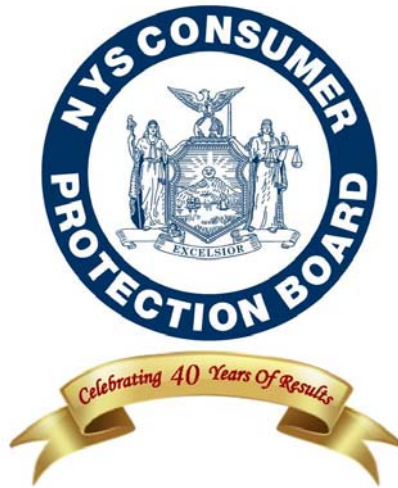
	FRAUD ALERT¹	SECURITY FREEZE²
How do I place a fraud alert/security freeze?	<p><u>Initial alert</u>: Contact the credit bureau over the phone, via its website, or via mail.</p> <p><u>Extended alert</u>: write one of the credit bureaus and provide a valid police report.</p>	Write each credit bureau. They must accept a request via mail (return receipt requested), telephone, or secure electronic means.
How long does it take for the fraud alert/security freeze to become effective?	For the credit bureau that the individual consumer contacts, the fraud alert is placed immediately; the others will place the alert within 24 hours of receiving notice from the first bureau.	Bureaus are required to place the security freeze within one (1) business day of receiving the request. Some may place it much more quickly.
How long does a fraud alert/security freeze remain in place?	<p><u>Initial alert</u>: 90 days, renewable.</p> <p><u>Extended alert</u>: 7 years</p> <p><u>Active Duty alert</u>: 1 year</p>	Indefinite.
What is the cost?	Nothing.	Nothing for the first placement of the freeze, \$5 to remove or thaw the freeze per credit bureau, per time. No fee for identity theft victims submitting either an FTC affidavit or police report, or for victims of domestic violence, according to NY law.

¹ 15 U.S.C. § 1681 *et seq.*

² New York General Business Law § 380-t.

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Do I have to contact all three credit bureaus?	No. Once you place a fraud alert with one bureau, that bureau will contact the others.	Yes.
Who can see my credit report?	Current creditors, employers, potential creditors, prescreeners, collection agencies, or anyone via court order.	Current creditors, government agencies, prescreeners, collection agencies, or anyone via court order.
Can I open new credit accounts?	Yes. <i>Initial alert:</i> the creditor should take steps to verify that you have authorized the request. <i>Extended alert:</i> creditors are required to verify your request for new credit by contacting you via the phone number(s) that you provide.	Yes. However, you would have to “lift” or “thaw” the freeze in order to obtain new credit, and this can take up to one (1) business day. Each of the credit bureaus will send you a PIN, and instructions on how to lift the freeze. Bureaus must accept requests to lift or thaw over the telephone or via secure electronic means. The freeze must be lifted within 15 minutes of a request by telephone or secure electronic means.
Can a creditor get my credit score?	Yes.	No.

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Can I get my own credit report for free?	<p>Yes.</p> <p><i>Initial alert:</i> Placing an initial alert entitles you to one (1) free credit report, in addition to the one (1) free credit report obtainable annually through annualcreditreport.com</p> <p><i>Extended alert:</i> Placing an extended alert entitles you to two (2) free credit reports in the 12 months following placement of the alert, in addition to the free annual credit report.</p>	<p>Yes, all consumers are entitled to one (1) free credit report from each bureau per twelve (12) month period. Reports should be obtained through www.annualcreditreport.com.</p>
Does this affect my receiving pre-approved or pre-screened offers?	<p><i>Initial alert:</i> No. Consumers must contact 888-5OPTOUT, or www.optoutprescreen.com to be removed from pre-screening lists.</p> <p><i>Extended alert:</i> Yes. Consumers will be removed for five (5) years from receiving pre-screened offers.</p>	<p>No. Consumers must contact 888-5OPTOUT, or www.optoutprescreen.com to be removed from pre-screening lists.</p>
How do I remove a fraud alert/security freeze?	<p>There are no specific mechanisms for removal.</p>	<p>Follow instructions of each bureau. Each bureau must process an individual's request within 15 minutes of request made by telephone or via secure electronic means.</p>



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