



WHY PLACE AN INITIAL FRAUD ALERT

If you have reason to believe someone has misused your personal financial information, you should contact one of the three national credit bureaus, Equifax, TransUnion, or Experian to request that an initial fraud alert be placed against your credit profile.



You will be required to provide proof of your identity.

Placing a fraud alert is FREE, and regardless of which credit bureau you chose to call, the law requires they notify the other two of your fraud alert request.

An initial fraud alert will make it harder for an identity thief to open accounts in your name.

When you have an alert on your report, businesses will be warned to verify your identity before approving credit. If their policy isn't to flat out deny a credit request from a consumer with a fraud alert against their credit profile, they will contact you directly to validate the inquiry.

Be sure the credit reporting agencies have your most current contact information on file (Phone and Mailing Address) so that companies are able to contact you if necessary.

The initial fraud alert will stay on your credit report for 90 days and you are permitted to order a free copy of your credit report from each of the three credit reporting agencies.

How to Place an Initial Fraud Alert on your Credit Report:

1. Contact any one of the 3 national credit bureaus by phone or online. (Equifax, TransUnion, or Experian)
2. Report that you are a victim of identity theft.
3. Ask the company to place an initial fraud alert on your credit file.
4. Prove your identity.
5. The law requires that the credit reporting agency notify the other two of the consumer's fraud alert request but feel free to contact all three for the peace of mind.



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Bureau Contact Information:

TransUnion: 800-680-7289

Experian: 888-397-3742

Equifax: 888-766-0008

The credit reporting agencies will explain that you can obtain a free credit report every 365 days and any other rights they are required to disclose.

Many chose the additional service and peace of mind of Online Credit Monitoring. Especially if there is reason to monitor credit more closely. In an example such as potential fraud, or in another for those actively working to improve their credit.



Fraud Alert vs Credit Freeze:

With a **fraud alert**, a business must try to verify a consumer's identity before extending new credit. Usually that means calling to check if the person is actually at the particular store attempting to get credit. With a **credit freeze**, no one – including the consumer – can access the consumer's credit report to open a new account and in most states a fee will accompany a credit freeze. You will be provided a PIN number to use each time you want or need to freeze, unfreeze, and refreeze your account.

If you will be applying for credit any time soon, you'll want to consider the costs and hassles of unfreezing and refreezing your credit profile before electing to use this identity theft protection tactic over the alternatives such as Online Credit Monitoring.

Especially if you are actively working to repair and improve your personal credit profile.



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Online Credit Monitoring will enable you to actively monitor your credit, and refresh your credit report every 30 days. It is also common place for Online Credit Monitoring companies to include Identity theft protection insurance as an added value.

Below are two popular Premium Membership options:

smartcredit[®]

Identity theft protection insurance, Active TransUnion credit monitoring, money manager, and eligibility for a 3B Credit Report every 30 days. Discounted to \$21.95/mo using the following link: [SMART CREDIT DISCOUNT LINK](#)



Identity theft protection insurance, Active 3-Bureau credit monitoring and eligibility for a 3B Credit Report every 40 days. Discounted to \$21.95/mo using the following link: [IDENTITY IQ DISCOUNT LINK](#)

Be sure to mark your Calendar:

- A **fraud alert** lasts for 90 days. If the consumer doesn't take the affirmative step of renewing the fraud alert, it automatically expires after that.
- There may be some damage to recover from after an encounter with identity theft depending upon the magnitude of the attack.
- Identity theft victims are entitled to an extended fraud alert, which last seven years.

For more information, a professional assessment of your credit report, and information on how to repair and improve your credit profile, we encourage you to contact a Credilife[®] Certified Coach for a no-obligation enrollment evaluation.

Schedule a consultation today!

Just click this link: [CredilifeVIP.com](https://credilifevip.com)