

Identity Theft

Protective Measures you can take.....!

- **Visit annualcreditreport.com** every four months to get a credit report from a different one of the three major reporting agencies. Credit reports are free once a year from each reporting agency as long as you do not request your credit score.
- **Sign up for any no-cost service** your credit card issuer has for notifying you of activity in your account.
- Afraid your data has already slipped out? **Put a free 90-day fraud alert on all your credit reports** by contacting Experian, TransUnion, or Equifax, That tells companies to use extra caution before issuing credit in your name. For confirmed identity-theft victims, alerts last seven years.
- **For top security, freeze your credit.** Opening new lines of credit will require your password. Visit each of the big three bureaus online to launch it. Costs-up to \$30 to place a freeze and \$12 to lift it. Fees vary by state and are subject to change.