



The "Credit Freeze" and "Fraud Alert" are not a solution to all types of Identity Theft, such as use of existing accounts or opening accounts or completing purchases that do not require a credit check.

These types of alerts may cause other obstacles to your own use of credit.

If an Alert or Freeze is in place, remember to inform the Credit Reporting Agencies if there is a change in your contact information.



We can help

For more information or for Identity Theft Victim assistance, contact us at 1.800.410.2227 or go to www.identitytheftcounseling.org



Consumer Credit Counseling Service of Greater San Antonio is a 501(c)(3) fully accredited agency member of the National Foundation for Credit Counseling (NFCC). CCCSSA is also approved by the Executive Offices of the US Trustees and licensed by the Texas Consumer Credit Commission.

Consumer Credit Counseling Service of Greater San Antonio

Main Office:

6851 Citizens Parkway,
San Antonio, TX 78229

800.410.2227

www.cccssa.org

Nearby Locations

Northeast SA

Southside SA

Southwest SA

Del Rio

Eagle Pass

Hill Country

Laredo

San Marcos

Seguin

Uvalde

Mission Statement: To provide professional and affordable personal finance education, counseling, and debt management.

How to Protect Your Credit Report



**A non-profit full-service,
financial counseling agency**



Protect Your Credit Report

Most businesses will not open new accounts without first checking a consumer's credit history.

Consumers have two options that may limit the use of credit report information in obtaining new credit or opening accounts that require credit report information.



A Credit Freeze does not affect your credit score.

These are:

1. **Credit (Security) Freeze:** restricts access
2. **Fraud Alert:** requests verify identification

A **Credit or Security Freeze** is available to any consumer in Texas regardless of the threat of Identity

Theft. A Credit Freeze will prohibit, with certain exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the expressed authorization of the consumer. There is no charge for placing, temporarily lifting, or removing a security freeze to victims of identity theft, who have a police report.

For all other consumers, a fee is charged to place, temporarily lift or remove a security freeze on their credit report. A fee may also



Fraud Alerts help Identity Theft victims.

be charged for the release of a credit report to a specific person.

The **Fraud Alert** adds a statement to your Credit Report to warn potential creditors, etc. of the possibility of Theft. The

statement asks the reviewer to use "reasonable policies and procedures" to verify your identity.

A Fraud Alert request to the Credit Reporting Agency also allows one free report from each of the three bureaus.

There are Two Types of Fraud Alerts:

1. The "Initial" Alert lasts for 90 days – This type should be used when a purse or wallet is stolen or after a response to "phishing" or other scams.
2. The "Extended" Alert requires a police report and can be effective for seven years.



"Alerts" or "Freezes" may be placed by telephone, online or mail.

To Place an "Alert" or "Freeze" on your credit file contact a Credit Reporting Agency:

Equifax Security
P.O. Box 105788
Atlanta, GA 30348
1.800.525.6285

Experian Security
P.O. Box 9554
Allen, TX 75013
1.888.397.3742

TransUnion Security
P.O. Box 6790
Fullerton, CA
92834-6790
1.800.680.7289

Written requests should:

- Be sent by certified mail
- Include a completed copy of the FTC, Identity Theft Affidavit
- If you have moved in the past 5 years, supply all addresses where you have lived over the prior 5 years
- Provide proof of current address, such as a current utility or phone bill or bank statement
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, to avoid the fee you must include a copy of a police report of alleged identity fraud
- Pay the fee if applicable, by check, money order, or credit card (Visa, Master Card, American Express, or Discover cards only)