



## Fraud alerts, credit freezes and reporting agencies

### Fraud alerts, freezes and the credit reporting agencies

Use this work sheet to find out how to contact credit reporting agencies about fraud and to implement fraud alerts or freezes.

A fraud alert is a notation on your credit report that asks the credit issuer to take additional verification steps before granting credit. It generally expires after 90 days. A credit freeze blocks new lenders from accessing your credit file without your permission until you lift the freeze.

By notifying one of the credit reporting agencies, a fraud alert will be put on all three of your credit reports.

#### Fraud alerts

##### Experian

(888) 397-3742

Alerts can be placed online or by telephone.

##### Equifax

Equifax Consumer Fraud Division

P.O. Box 740256

Atlanta, GA 30374

1-888-766-0008

Alerts can be placed in writing or by telephone.

##### TransUnion

TransUnion Fraud Victim Assistance Department

P.O. Box 6790

Fullerton, CA 92834

1-800-680-7289

Alerts can be placed in writing or by telephone.

#### Credit freezes

For detailed instructions on putting a freeze on your credit file at each credit reporting agency, visit their respective Web sites. Instructions differ for each state. Depending on where you live and whether or not you've already been victimized, costs and methods of contact vary.

##### TransUnion LLC

800-888-4213

P.O. Box 2000

Chester, PA 19022

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**Equifax**

800-685-1111  
P.O. Box 740256  
Atlanta, GA 30374

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Experian  
888-397-3742  
National Consumer Assistance Center  
P.O. Box 2002  
Allen, TX 75013