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Fraud Alerts and Free Credit Reports — A Plain-English Guide

Two strong anti-fraud tools that cost nothing How to place one, and where to check your reports

Tech Made Simple. Service Made Personal.

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1 The Short Version

Two of the most useful protections against identity theft are completely free, and most people either do not know about them or do not use them: a fraud alert on your credit, and your free credit reports. A fraud alert tells lenders to take extra steps to verify it is really you before opening credit in your name, making it harder for a thief to open accounts.

Your free credit reports let you see what is on your credit file, so you can catch anything suspicious. Together they are a simple, no-cost first line of defense that everyone can use.

This guide explains, in plain language, what a fraud alert is and how to place one, how long it lasts and when to use it, how to get your genuinely free credit reports from the one official source, and how these tools fit with a credit freeze. It also clears up common confusion, like the difference between a credit report and a credit score, and why you do not need to pay a service for protections the law already gives you for free.

A little knowledge here lets you protect yourself at no cost, which is exactly how it should be.

- Two strong anti-fraud tools are free: a fraud alert, and your credit reports.
- A fraud alert makes lenders verify it's really you before opening credit.
- Your free credit reports let you catch anything suspicious on your file.
- Together they're a simple, no-cost first line of defense everyone can use.

> **GOOD TO KNOW**
>
> Two of the best protections against identity theft cost nothing: a fraud alert that makes lenders verify it's really you, and your free credit reports that let you spot trouble. Most people don't use them simply because they don't know they're free — which this guide fixes.

2 What a Fraud Alert Is

A fraud alert is a notice you place on your credit file that tells any lender checking your credit to take extra steps to confirm your identity before opening a new account or extending credit in your name. In practice, this means a business is prompted to verify it is really you — often by contacting you — before, say, approving a credit card or loan application, which throws a wrench into a thief's plan to open accounts using your stolen information.

It is a free protection established by federal law, available to anyone, and it does not stop you from using your own credit or hurt your credit in any way; it simply adds a verification step that protects you. A fraud alert is lighter-touch than a credit freeze (covered later) — it does not lock your credit, just flags it for extra caution — which makes it easy to use without the small inconveniences of a freeze.

Understanding that a fraud alert is a free, no-downside flag that makes identity theft harder, without restricting your own access to credit, explains why it is such an easy protection to recommend to everyone.

- A fraud alert flags your credit file so lenders verify your identity before opening credit.
- It prompts a business to confirm it's really you, often by contacting you.
- It's free, available to anyone by law, and doesn't hurt your credit.
- It's lighter than a freeze — it flags your credit rather than locking it.

> **GOOD TO KNOW**
>
> A fraud alert is a free, no-downside flag on your credit file: it makes lenders verify it's really you before opening an account, without locking your credit or hurting your score. That's why it's such an easy protection to recommend to anyone.

3 Place It Once, It Spreads Itself

A wonderfully convenient feature of the fraud alert is that you only have to place it with one of the three major credit bureaus, and by law that bureau must notify the other two, which then add the alert as well. So a single request protects you across all three of your credit files, without you having to contact each bureau separately. This makes placing a fraud alert genuinely quick — one contact does the whole job.

You can place the alert by contacting any one of the three nationwide credit bureaus, typically through their website or by phone, requesting an initial fraud alert. You will verify your identity in the process. Once placed, the alert propagates to the others, and you can confirm it is in effect.

This spread-itself design is a deliberate kindness in the law, recognizing that people should not have to jump through three hoops for a basic protection. Knowing you need only contact one bureau removes the main excuse for not bothering, since the whole thing takes just a few minutes with a single company, and the protection then covers all three.

1. Contact any one of the three nationwide credit bureaus.
2. Request an initial fraud alert, verifying your identity.
3. By law, that bureau notifies the other two, which add the alert too.
4. Confirm it's in effect — one contact protects all three files.

> **TIP**
>
> You only need to contact one of the three credit bureaus — by law it must notify the other two, which add the alert too. So placing a fraud alert takes just a few minutes with a single company, and the protection then covers all three of your credit files.

4 How Long It Lasts

It is important to know how long a fraud alert lasts, because there are different kinds with different durations, and getting this right matters. The standard, most common one — an initial fraud alert — lasts one year, and anyone can place it for free without needing to prove they have been a victim of anything. When it expires after a year, you can simply place a new one, so it is easy to keep ongoing protection by renewing annually.

There is also an extended fraud alert, which lasts seven years, but it is available only to people who are confirmed victims of identity theft and have filed an identity theft report (such as a report with the authorities or the Federal Trade Commission). And there is an active-duty alert, lasting one year, for members of the military who are deployed, protecting them while away.

For most people, the relevant one is the free, one-year initial fraud alert, renewed each year if you want continuing protection. Knowing that the basic alert is a year, not permanent, is the key practical point, so you remember to renew it rather than assuming it lasts forever.

- An initial fraud alert lasts one year and anyone can place it free.
- When it expires, place a new one — renew annually for ongoing protection.
- An extended alert lasts seven years but only for confirmed identity-theft victims with a report.
- An active-duty alert lasts one year, for deployed military members.

WATCH OUT

The common initial fraud alert lasts one year, not forever — so set a reminder to renew it annually if you want continuing protection. The seven-year extended alert is only for confirmed identity-theft victims who have filed an identity theft report.

5 When to Place a Fraud Alert

You do not have to be a victim to place an initial fraud alert — anyone can, at any time, as a precaution — but there are moments when it is especially wise. Place one if you suspect or know your personal information has been exposed, such as after a data breach that included your details, if your wallet or documents were lost or stolen, if you have received notices of accounts or inquiries you did not make, or if you simply want an added layer of protection in a world of frequent breaches.

Because it is free, harmless to your credit, and easy to place and renew, many people reasonably keep an initial fraud alert in place as a standing precaution, renewing it each year. There is little downside to doing so. At minimum, placing one is a sensible immediate step any time you have reason to think your information may be at risk, and it pairs well with checking your credit reports, covered next.

Knowing that a fraud alert is both a response to a specific scare and a reasonable ongoing precaution helps you use it whenever it fits your situation, which for many people is simply all the time.

- Anyone can place one anytime; you needn't be a victim.
- It's especially wise after a breach, a lost wallet, or unexplained account activity.
- Many keep one in place as a standing precaution, renewed yearly.
- At minimum, place one whenever you think your information may be at risk.

GOOD TO KNOW

Place a fraud alert immediately any time you think your information may be exposed — after a breach, a lost wallet, or an account you didn't open. And since it's free and harmless, many people reasonably keep one in place year-round as a standing precaution.

6 Your Free Credit Reports

The companion protection is your free credit report — the detailed record each credit bureau keeps of your credit accounts, payment history, and inquiries. By federal law you are entitled to free access to your credit reports, and checking them is how you catch signs of fraud: an account you did not open, an inquiry from a lender you never applied to, or a wrong address can all signal that someone is misusing your identity. Reviewing your reports is detective work that turns up trouble early.

Importantly, the three major bureaus have made it possible to get your credit reports for free frequently — you can now check each of your three reports free on a regular, frequent basis, which was historically limited to once a year per bureau but has been expanded. This means you can monitor your credit yourself, for free, as often as is sensible, rather than paying a service to do it.

The practical habit is to review your reports periodically, and especially after any fraud scare, looking for anything you do not recognize. Your free credit reports are the window into your credit life, and using that window regularly is one of the most effective and cheapest things you can do to catch identity theft before it grows.

- Your credit report is each bureau's record of your accounts, history, and inquiries.
- You're entitled by law to free access to your credit reports.
- Checking catches fraud: unknown accounts, strange inquiries, wrong addresses.
- You can now get your reports free frequently, not just once a year.

> **GOOD TO KNOW**
>
> Your free credit reports are the window into your credit life, and you can now check each of the three free on a frequent basis — not just yearly. Reviewing them periodically, and after any scare, catches the unknown accounts and inquiries that signal identity theft early.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 The One Official Free Source

When getting your free credit reports, it matters enormously to use the one official, federally authorized source and not the many look-alike sites that charge or try to sell you subscriptions. The official site is AnnualCreditReport.com, the single source authorized by federal law for your free credit reports from all three major bureaus. Through it you request your reports directly, at no cost and with no subscription, which is exactly what the law provides.

Beware the many advertised services and sites with similar-sounding names that promise free reports or scores but actually enroll you in a paid monitoring subscription or hand over your information to sell you things. If a site asks for a credit card to see your free report, you are in the wrong place. The genuinely free, no-strings reports come from the one official site.

You can also request free reports directly from each bureau, but the official central site is the simplest way to reach all three. Knowing the single correct source protects you from the paid traps dressed up as free, so you get the protection the law intends without being upsold something you do not need.

- Use the one official source: AnnualCreditReport.com, authorized by federal law.
- It provides your free reports from all three bureaus, no subscription.
- Beware look-alike sites that enroll you in paid monitoring or sell your info.
- If a 'free report' site asks for a credit card, you're in the wrong place.

WATCH OUT

Use only the one official source — AnnualCreditReport.com — for your free reports. Many look-alike sites promise 'free' reports but enroll you in paid monitoring or harvest your information. If a site asks for a credit card to see your free report, you're in the wrong place.

8 Fraud Alert vs. Credit Freeze

A fraud alert is often confused with a credit freeze, and knowing the difference helps you choose the right protection. A fraud alert, as covered, flags your file so lenders take extra steps to verify you, but it does not block access to your credit. A credit freeze is stronger: it locks your credit file so that no one — including you, until you unlock it — can open new credit, which more firmly stops a thief from opening accounts because your file cannot even be accessed for new applications.

Both are free by law. The trade-off is convenience: a fraud alert is effortless and does not get in your own way, while a freeze offers stronger protection but requires you to unfreeze your credit temporarily whenever you yourself want to apply for new credit, which is a minor hassle you must remember. Many security-minded people use a freeze as their main protection and treat the fraud alert as a lighter option or a supplement.

For someone who rarely applies for new credit, a freeze is excellent and the unfreezing is seldom needed; for someone who wants simplicity, a fraud alert may suffice. Knowing both exist, and that both are free, lets you pick the level of protection that fits you — or use the freeze for strength and understand the alert as its lighter cousin.

- A fraud alert flags your file for extra verification but doesn't block access.
- A credit freeze locks your file so no new credit can be opened until you unlock it.
- Both are free by law; the freeze is stronger but less convenient.
- A freeze needs temporary unfreezing when you apply for credit yourself.

GOOD TO KNOW

A fraud alert flags your file; a credit freeze locks it — both free by law. The freeze is stronger but requires unfreezing when you apply for credit yourself. Many security-minded people freeze their credit and treat the fraud alert as a lighter supplement.

9 Why This Beats Paying for a Service

You have surely seen advertisements for identity-protection and credit-monitoring services that charge a monthly fee to watch your credit and alert you to problems. It is worth understanding that the core protections these services offer — fraud alerts, credit freezes, and access to your credit reports — are things you can do yourself for free by law. A paid service is largely repackaging and monitoring free tools, with convenience as the main thing you are buying.

That convenience may have some value for people who want someone else to watch and do not mind paying, but you are not missing any essential protection by skipping the paid service and using the free tools yourself. Placing a fraud alert or a freeze, and reviewing your free reports periodically, gives you the substance of what these services provide at no cost.

Before paying a monthly fee for credit protection, it is worth knowing that the fundamental safeguards are already yours for free, so you can decide whether the added convenience is worth the money rather than assuming you must pay for protection. For most people, the free tools, used with a little diligence, are enough.

- Paid monitoring services charge for protections you can do yourself free.
- Fraud alerts, freezes, and credit reports are all free by law.
- A paid service mainly sells convenience and monitoring, not unique protection.
- You miss no essential protection by using the free tools yourself.

GOOD TO KNOW

Before paying a monthly fee for credit protection, know that its core — fraud alerts, freezes, and credit-report access — is already free to you by law. A paid service mainly sells convenience; for most people the free tools, used with a little diligence, are enough.

10 Reports Are Not Scores

A common point of confusion worth clearing up is the difference between a credit report and a credit score, because they are not the same thing. A credit report is the detailed record of your credit history — your accounts, balances, payment history, and inquiries — and it is what you review to spot fraud. A credit score is a single number, calculated from the information in your report, that lenders use to judge creditworthiness. The free reports this guide is about are the reports, not necessarily the scores.

This matters because some offers of a free credit score are not the same as your free credit report, and the report is what you need for spotting identity theft, since it shows the actual accounts and activity a thief would create. A score alone, while interesting, will not show you a fraudulent account by name.

Your free report from the official source is the fraud-detection tool; a score is a separate summary number. Knowing the distinction keeps you from thinking a free score you saw somewhere is the same as checking your report, and ensures you actually review the detailed report where fraud shows up. Both have their uses, but for catching identity theft, it is the report you want to read.

- A credit report is the detailed record of your credit history.
- A credit score is a single number calculated from that report.
- For spotting fraud you need the report — it shows the actual accounts.
- A free score is not the same as your free report.

GOOD TO KNOW

Don't confuse the two: a credit report is the detailed record of your accounts and activity — where fraud shows up — while a score is just a number calculated from it. For catching identity theft, it's the report you need to read, not a free score you saw advertised.

11 Other Reports You Can Check Free

Beyond the three main credit bureaus, there are other specialty reporting agencies that keep records about you, and you are generally entitled to free reports from many of them too, which is worth knowing for a fuller picture. These include agencies that track things like your check-writing and bank-account history, your insurance claims, your rental history, and more — records that can affect your ability to open a bank account, get insurance, or rent a home, and that can also contain errors or signs of fraud.

If you have been denied a bank account, insurance, or a rental, or if you want to be thorough about checking for identity misuse, it can be worth requesting these specialty reports and reviewing them for mistakes or fraudulent activity, just as you do your main credit reports. They are a less-known part of the free-report landscape, but they round out your ability to see and correct what is recorded about you.

For most people the three main credit reports are the priority, but knowing these specialty reports exist and are also often free lets you dig deeper when there is a reason to, and catch problems in records you might not have known were being kept.

- Specialty agencies keep records on check-writing, insurance claims, rentals, and more.
- You're generally entitled to free reports from many of them too.
- These records can affect bank accounts, insurance, and renting — and can contain errors or fraud.
- Worth checking if you've been denied a service or want to be thorough.

GOOD TO KNOW

Beyond the three credit bureaus, specialty agencies track your check-writing, insurance claims, and rental history — and you're often entitled to those reports free too. Worth checking if you've been denied a bank account, insurance, or a rental, or want to be thorough about fraud.

12 A Simple Plan to Protect Yourself

If you want to use these free protections, here is a clear plan to put them to work.

1. Place an initial fraud alert by contacting one of the three bureaus; it spreads to all three.
2. Set a reminder to renew the fraud alert each year, since it lasts one year.
3. Get your free credit reports from the official site, AnnualCreditReport.com.
4. Review them for accounts, inquiries, or details you don't recognize.
5. Consider a free credit freeze for stronger protection if you rarely open credit.
6. Skip paid monitoring unless you value the convenience — the core tools are free.

> *The law already hands you strong, free protection against identity theft — a fraud alert that takes minutes and reports you can check for free. The only thing standing between most people and that protection is not knowing it's there. Now you do.*

13 Recap

A fraud alert and your free credit reports are two strong, free protections against identity theft. A fraud alert flags your credit so lenders verify it's really you; place it with one of the three bureaus and it spreads to all three, lasting one year (renewable), with a seven-year version for confirmed victims. Get your free reports from the one official source, AnnualCreditReport.com, and review them for anything you don't recognize.

A free credit freeze is stronger still, and you needn't pay a monitoring service for protections the law gives you free. Remember a report is not a score, and specialty reports are often free too.

- A fraud alert makes lenders verify you; place it with one bureau, it spreads to three.
- The common initial alert lasts one year and is renewable; seven years for confirmed victims.
- Get free reports only from the official AnnualCreditReport.com, and review them for fraud.
- A free credit freeze is stronger; you needn't pay for monitoring of free protections.
- A report isn't a score, and specialty reports are often free too.

> **GOOD TO KNOW**
>
> Put the free tools to work: place a fraud alert with one bureau (renew yearly), pull your free reports from AnnualCreditReport.com and scan for anything unfamiliar, and consider a free freeze for stronger protection. These are the law's free safeguards — no paid service required.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

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GOOD TO KNOW

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