

SUGGESTIONS TO HELP PROTECT YOUR CREDIT/IDENTITY

Below are suggestions you can do to help protect yourself.

1. Check your free credit reports. Under federal law you are allowed to request a free copy of your credit report once a year from each of the three credit reporting agencies - Equifax, Experian and Trans Union - by going online at www.annualcreditreport.com. Put a fraud alert on your credit – You can put a fraud alert on your credit reports for free by contacting one of the credit agencies which is required to notify the other two agencies. It will last for 90 days and can be renewed.
2. Always keep an eye on bank accounts and credit card statements – Go through all your bank, retirement and brokerage accounts as well as your credit card statements to look for any suspicious activity.
3. You may want to sign up for credit monitoring or identity theft protection service – There is usually a cost for this service but the service alerts you when companies check on your credit history, a new loan/credit card is opened, a creditor says a payment is late or if public records show you've filed for bankruptcy. This service only tracks your credit reports but will not alert you to suspicious activities. Equifax is offering a free year of credit monitoring through its TrustedID Premier business.
4. Place a Freeze on your Credit – (There is a fee for this service) - A freeze blocks anyone from accessing your credit reports without your permission. It can be an inconvenience if you want to take out a loan/credit card as you will have to contact the reporting agency to temporarily lift the freeze.