

Fraud & Active Duty Policy

What is a fraud alert?

A [fraud alert](#) is a notice on your credit report that alerts creditors you are or may be a victim of fraud, including identity theft. A fraud alert can make it harder for someone to open unauthorized accounts in your name. It encourages or requires lenders and creditors to take extra steps to verify your identity, such as contacting you by phone, before opening a new credit account in your name or making changes to existing accounts.

There are two types of fraud alerts you can place on your credit report, and both are free.

- **Initial fraud alert** - If you believe you are or may become a victim of fraud or identity theft, you may place an initial fraud alert on your credit report. An initial fraud alert remains on your credit report for one year, unless you choose to remove it sooner, and can be renewed for additional one-year periods. An initial fraud alert also allows you to request an additional free copy of your credit reports from the three nationwide credit bureaus during the 12-month period following the placement of the initial fraud alert.
- **Extended fraud alert** - If you have a police report showing you're a victim of identity theft, you may place an extended fraud alert on your credit report. An extended fraud alert remains on your credit report for seven years unless you choose to remove it sooner. An extended fraud alert also allows you to request two free credit reports from the three nationwide credit bureaus during the 12-month period following the placement of the extended fraud alert, and your name is removed from pre-screened credit card and insurance offers for 5 years.

You can contact any of the three nationwide credit bureaus to request a fraud alert. Once you have placed a fraud alert on your credit report with one of the bureaus, that bureau will send a request to the other two bureaus to do the same, so you do not have to contact all three.

To place an **initial one-year fraud alert**, [create](#) or [sign in](#) to a myEquifax account, or call our automated line at 888-836-6351. You can also place an initial fraud alert by mail by downloading and following the instructions on the [Alert Request form](#).

To place an **extended seven-year fraud alert**, download and follow the instructions on the [Extended Fraud Alert Request form](#). You'll need to include additional documentation showing you're a victim of identity theft.

What is an active-duty alert?

An active-duty alert is available for service members on active military duty who want to help minimize their risk of fraud or identity theft while deployed. An active-duty alert is similar to initial fraud alerts; they can make it harder for someone to open unauthorized accounts in your name. It encourages lenders and creditors to take extra steps to verify your identity, such as contacting you by phone, before taking certain actions, such as opening a new credit account in your name or increasing your credit limit.

An active-duty alert is free and lasts for one year, and your name is removed from pre-screened credit card and insurance offers for two years. You can contact any of the three nationwide credit bureaus to request an active-duty alert. Once you have placed an active duty alert on your credit report with one of the bureaus, that bureau will send a request to the other two bureaus to do the same, so you do not have to contact all three.

To place an active duty alert, [create](#) or [sign in](#) to a myEquifax account, or call our automated line at 888-836-6351. You can also place an active duty alert by mail by downloading and following the instructions on the [Alert Request form](#).



Extended Fraud Alert Request Form

To place an extended fraud alert on your Equifax credit report, please send – via U.S. Mail - a valid police or law enforcement agency report or a Federal Trade Commission Identity Theft Report. In addition, please provide a photocopy of one item from each of the categories below in order to verify your identification and address. The item you select from the "Identity" category must contain your Social Security number and the item you select from the "Address" category must contain your current mailing address.

Identity

- *Social Security card
- *Pay stub with Social Security number
- *W2 or 1099 form

Address

- *Driver's license or state identification card
- *Rental lease agreement/house deed
- *Pay stub with address
- *Utility bill (gas, electric, water, cable, residential telephone bill)

_____ First Name	_____ Last Name	_____ Initial	_____ Suffix
_____ Current Address	_____ City	_____ State	_____ ZIP
_____ Former Address	_____ City	_____ State	_____ ZIP
_____ Daytime Telephone Number	_____ Evening Telephone Number	_____ Cell Phone Number	
_____ Social Security Number	_____ Date of Birth		

Placing an extended fraud alert is free.

Please send (via U.S. Mail) this form along with the requested information to:

Mail: Equifax Information Services LLC
PO Box 105069
Atlanta, GA 30348-5069

To place a fraud alert or active duty alert on your Equifax credit report, please send – via U.S. Mail - this form along with copies of the items below in order to verify your information and address. Placing, updating, and removing a Fraud Alert or Active Duty Alert is free and can also be done online at myequifax.com.

Please Select Action

Alert Type(select one): Initial One-Year Fraud Alert Active Duty Alert Extended 7-Year Fraud Alert
 Action Requested(select one): Add Remove Update Contact Information

Contact Information for Credit Report Activity Notifications (Add & Update Only)

Daytime Phone Evening Phone
 Email Address

Identification Information

First Name Last Name Middle Initial Suffix
 Current Address City State Zip
 Former Address City State Zip
 SSN - -
 Date of Birth
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Proof of Identity

(check box for and include a copy of one of the following)

- Social Security Card
- Pay stub with Social Security Number
- W2 or 1099 Form

The item you select must contain your SSN

Proof of Address

(check box for and include a copy of one of the following)

- Driver's license or state identification card
- Rental lease agreement/house deed
- Pay stub with address
- Utility or phone bill (gas, electric, water, cable, mobile)

The item you select must contain your current mailing address

Extended 7-Year Fraud Alert only – A copy of a Police Report, FTC Identity Theft Report, or Affidavit of Fraud, confirming fraud and/or identity theft must be sent with this request.

Print and send (via U.S. mail) along with the requested documents to:

Equifax Information Services LLC
P.O. Box 105069
Atlanta, GA 30348-5069

