

# Credit Tools for Active Duty Military

Are you a servicemember looking for ways to protect your identity? Here are some options to consider:



## Fraud Alert

Available to anyone who is or suspects they may be affected by identity theft

Makes lenders verify your identity before granting new credit

Free

Lasts one year

Contact **one** of the three credit bureaus. That one must tell the other two.

## Credit Freeze

Available to anyone

Restricts access to your credit report to help prevent identity theft

Free

Lasts until you lift it

Contact **all three** credit bureaus to place or lift the freeze.

## Active Duty Alert

Only available to active duty servicemembers who are deployed

Tells lenders to verify your identity before extending new credit

Free

Lasts one year, but can be extended if still deployed

Contact **one** of the three credit bureaus. That one must tell the other two. **Added benefit:** Credit bureaus take your name off their marketing lists for prescreened credit offers for two years – unless you ask them to add you back on.

**Free Electronic Credit Monitoring:** Active duty military and members of the National Guard have a right to free electronic credit monitoring. That means you'll be notified any time there are significant changes to your credit, like new accounts, address changes, changes to credit limits, or negative information. To sign up, contact each of the three credit bureaus.

# How do I contact the credit bureaus?

If you want a fraud alert, credit freeze, active duty alert, or free electronic credit monitoring, here's where to go:



## Equifax

Equifax.com/personal/credit-report-services  
800-685-1111

## Experian

Experian.com/help  
888-EXPERIAN (888-397-3742)

## TransUnion

TransUnion.com/credit-help  
888-909-8872

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