

# Fraud Alert

A fraud alert is a temporary, 90-day alert that is placed on your credit file. Also known as an initial security alert, a fraud alert will display on your credit file so that when a lender pulls your credit report, they will be alerted that you are potentially a victim of identity theft. That company can then take extra steps to validate your identity before opening a new account.

A fraud alert is free at all three credit reporting agencies, Experian, Equifax and TransUnion. Once you request a fraud alert at one company, your fraud alert will be automatically added at the other two companies. The fraud alert expires after 90 days, but can be renewed at the end of the 90-day period.

You will not need an identity theft investigative report or any other documentation to initiate a 90 day fraud alert. It's a simple process, and is a great alternative for those who want to be cautious, but not cut off their access to their credit report.

# Extended Fraud Alert

An extended fraud alert is for people who have been victimized by identity theft and want to ensure that new accounts can't be opened using their information. But, if managing a security (credit) freeze seems like more than you want to deal with, an extended fraud alert could be a valid option to consider.

Initiating an extended fraud alert requires you to provide proof of your identity, as well as an investigative or incident report filed with your local police department or sheriff's office or with the Postal Inspection Service or Department of Motor Vehicles.

An extended fraud alert lasts for seven years. If you decide you do not need the alert for the full seven years, you can remove the extended fraud alert.

Here is a link to place a free fraud alert on all three credit files

<https://www.experian.com/ncaonline/fraudalert>