

## Investigator Insight





What is it?	A statement you can add to your credit reports that indicates that you are vulnerable to becoming a victim or have been a victim of identity theft.	A lock on your credit files making your credit reports available only to those with whom you currently have a credit relationship and limited others.
Who can use it?	Initial fraud alert—anyone with a credit file and a concern about credit-related identity theft. Active duty alert—military members on leave away from duty station or on deployment. Extended (7 year) fraud alert—an identity theft victim.	Available to everyone with a credit file.
When is it useful?	When you have reason to be concerned about becoming a victim of credit-related identity theft or you have been a victim of identity theft.	When you want to make your credit report unavailable to most entities that might request it for review before opening a new account.
Why is it valuable?	It should cause an application reviewer to take reasonable extra steps to verify the identity of the applicant, reducing the chance a thief will succeed in opening a new account.	It prevents a new entity from viewing your credit report or credit score. Most creditors do not extend credit without reviewing a report or score.
What else	Mandated by federal law, there is no fee charged. A request made to one credit reporting agency (CRA) places the alert with all three. May cause a delay when applying for credit.	Most states set the fee charged to non-victims. Identity theft victims and certain others do not pay a fee. A freeze must be placed with each CRA individually and any applicable fees would be payable to each CRA. Requires planning. You must lift the freeze when you want your credit report to be available for review.

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