QUICK REFERENCE

Credit Freeze vs. Fraud Alert

Credit freeze

Blocks new creditors from viewing your credit file at all, so most new credit applications in your name get rejected outright.

Free, no expiration — stays on until you lift it. Contact all 3 bureaus separately: Equifax, Experian, TransUnion.

Fraud alert (initial)

Lets creditors see your file but requires them to verify your identity before opening new credit.

Free, lasts 1 year. Requesting it with one bureau notifies the other two automatically.

Extended fraud alert

Same protection as an initial alert, for victims who have filed an identity theft report.

Free, lasts 7 years. Requires an FTC identity theft report or police report to activate.

Minor / child freeze

A freeze placed on a child's credit file, which normally does not exist yet — this prevents one from being opened fraudulently.

Free. Requires proof of guardianship; process varies slightly by bureau.

Rule of thumb

If your Social Security number or another core identifier was exposed, a freeze is the stronger protection. A fraud alert alone is a lighter-weight option when the exposure is limited or you need to keep applying for credit soon (for example, during a home purchase already in progress).