

Consider a “security freeze” or “fraud alert”.

A **security freeze** makes it harder or impossible for somebody to open an account or borrow money in your name using your information. A freeze prevents creditors from accessing your credit files to review your history, thus preventing any new credit from being opened for you, unless you authorize the credit reporting agencies to allow access. To request a freeze, you must contact each of the credit reporting agencies as their credit freeze procedures differ (see below).

A **fraud alert** notifies creditors to contact you before they open new accounts or change existing ones. You can have the three credit bureaus place a 90-day fraud alert, which can be renewed as often as necessary. A fraud alert does not lock down your credit; while creditors will get an alert message, there is no guarantee they will not issue credit.

Visit Experian.com, Equifax.com, and TransUnion.com to find out how to place a freeze or an alert.

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ABOUT DFS

The Department of Financial Services oversees approximately 1,700 insurance companies and nearly 500 banks, check cashers, money transmitters, and other financial institutions operating in New York.

Our mission includes ensuring prudent conduct by providers of financial products and services; ensuring fair, timely, and equitable fulfillment of the financial obligations of such providers; encouraging high standards of honesty, transparency, fair business practices, and public responsibility; eliminating financial fraud, other criminal abuse, and unethical conduct in the industry; and educating and protecting consumers of financial products and services.

GET HELP

For more information or to file a complaint, visit the New York State Department of Financial Services website at www.dfs.ny.gov or contact our Consumer Hotline at (800) 342- 3736.



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SECURITY BREACHES

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