



Preventing ID Theft

Identity theft can be very time consuming and expensive to correct. There are businesses that will monitor your credit history for a fee, but you can also self-monitor to lower your risk. Use these tips to monitor your identity at no cost.

Credit Monitoring Services

Check with your bank or credit card issuer to determine whether they offer credit monitoring services. Most banks can notify you via free online or mobile alerts as soon as any suspicious account activity is detected.

Report and Dispute

Review credit card and bank statements and report and dispute any unauthorized transactions. Check your monthly billing and account statements promptly when they arrive. Quickly report and dispute any erroneous or suspicious information with card issuers, financial institutions and vendors as necessary. You might also want to monitor utility bills for any unauthorized purchases or services.

Credit Report

Review credit reports and report any incorrect information. You are entitled to a free credit report from each of the three major credit bureaus (Equifax, TransUnion and Experian) each year. Unless you are already a victim of identity theft, it is advisable to request a report from one of the credit bureaus every four months.

Fraud Alerts

Place a free fraud alert on your credit report file. You can request this through any of the three major credit bureaus. This alert will need to be renewed every 90 days and forces lenders to take additional steps to confirm your identification before issuing a new line of credit.

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