

Free credit freezes

- **What is it?** A credit freeze restricts access to your credit file, making it harder for identity thieves to open new accounts in your name. Usually you get a PIN to use each time you want to freeze and unfreeze your account to apply for new credit.
- **What's new?** Currently, credit freezes may involve fees, based on state law. Starting this fall, it will be free to freeze and unfreeze your credit file throughout the country.

Free child credit freezes

- **What is it?** A child credit freeze allows you to freeze a child's credit file until the child is old enough to use credit.
- **What's new?** Currently, some state laws allow you to freeze a child's credit file. Starting September 21st, no matter where you live, you'll be able to get a free credit freeze for children under age 16.

Year-long fraud alerts

- **What is it?** A fraud alert will tell any business that runs your credit that they should check with you before opening a new account.
- **What's new?** Currently, fraud alerts last 90 days. Starting this fall, an initial fraud alert will last for one year. It will still be free and identity theft victims can still get an extended fraud alert for seven years.

When the law takes effect in September, [Equifax](#), [Experian](#) and [TransUnion](#) must each set up a webpage for requesting fraud alerts and credit freezes. The FTC will also post links to those webpages on [IdentityTheft.gov](#).

And if you're in the military, there's more. Within a year, credit reporting agencies must offer free electronic credit monitoring to all active duty military.