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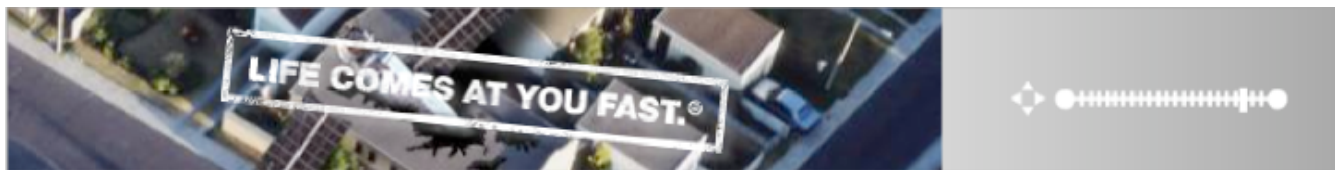
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Action 9: Scared Of ID Theft? You May Want To Freeze Your Account

If you're worried about identity thieves using your personal information to open new accounts, a credit freeze might be the solution to ease your fears.

When you request a freeze on your credit file, your report can't be seen by any third party - effectively making it impossible to open new credit accounts.

Consumer reports said that thanks to recent changes in local laws people in 28 states can put a freeze on their reports.

To get a credit freeze, you might have to spend up to \$20 and removing it from you accounts can cost another \$20.

But this does not mean that you won't be able to get credit for yourself or allow potential employers to run a background check.

The three credit bureaus assign a personal ID number for you when you freeze your report. Using this pin, you can lift the freeze when necessary.

To start the process you need to send a certified letter to each of the three major credit reporting agencies.

That letter should have your full legal name, all your home addresses for the past two years, social security number and date of birth.

You'll also need to include a copy of a state issued ID, a recent utility bill and a copy of the police report if you've been a victim of id theft in the past.

The agencies will then process your request.

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Market Place

Experian Credit Center

Top Three Reasons To Check Your Credit:

What's Your Credit Score?

- 820
- 740
- 650

1. Make sure possible inaccuracies aren't hurting your credit
2. Detect potential identity theft
3. Stay on top of your credit without hurting your score

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• 48 Mo New Car Loan	7.09%	6.91%
• \$30k Home Eq Loan	8.20%	8.22%
• 6 Month CD	4.41%	4.64%

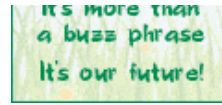
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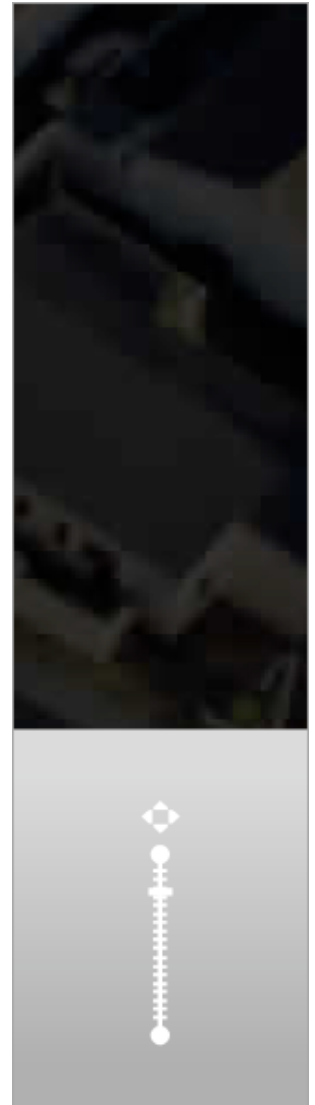
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