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February 4, 2009  
FOR IMMEDIATE RELEASE

## SECURING YOUR CREDIT AND IDENTITY By Sue Traver, Extension Educator

Maybe I am the only person in Bonner County who experiences sleepless nights and passes the time with cable television. I know I am not the only person, however, who has seen the commercial with the young man working in a restaurant, dressed as a pirate, selling seafood to “tourists” because he can’t get a good job as he didn’t know his credit report was as smelly as last week’s hollandaise sauce. While the commercials are entertaining, they leave out important information. Yes, you can go to “freecreditreport.com” and get a copy of your credit report and credit score from Experian, one of three major credit reporting agencies. What the commercial fails to tell you is that you will receive a seven day trial membership. If you fail to cancel your membership within those seven days, you will be billed \$14.95 for each month that you continue your membership.

The commercial does not tell you that a federal law allows you to receive a free credit report once every 12 months from each of the nationwide consumer credit report companies: Equifax, Experian, and Transunion. The web site for this service is [AnnualCreditReport.com](https://www.annualcreditreport.com). To ensure that you are visiting the free site, type <https://www.annualcreditreport.com> into the address bar on your browser.

Another commercial that caught my attention while sleepless in Sandpoint is LifeLock. In that commercial, a charming gentleman named “Todd Davis” posts his social security number on the side of a van and on the LifeLock web site. Identity theft can happen to anyone, and LifeLock makes no promises that it will not happen to you. What they do promise is that for \$10 per month, they will use a “proven solution” that prevents your identity from being stolen. What they are offering to do is to put a “freeze” on your credit report. A freeze on your credit report prohibits anyone from opening credit in your name without your personal permission. This is a service that is available in Idaho. For a one time charge to the credit reporting agencies, you can “freeze” your credit without the assistance (and \$10 monthly payment) of LifeLock.

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