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Equifax's free credit monitoring - time is ticking ...

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January 18, 2018

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Considering Equifax's offer of free credit monitoring after its [breach](#)? You need to sign up by January 31, 2018. Maybe you tried earlier but had trouble getting through. Or maybe you just put off the decision. Whatever the reason, if you want it, the time is now.

What's Equifax offering? Until January 31st, anyone with a Social Security number can sign up for one year of free credit monitoring at equifaxsecurity2017.com. You don't need to be a victim of the Equifax breach.

Here's what you get: Equifax's TrustedID credit monitoring covers all three major nationwide credit reporting agencies – Equifax, TransUnion and Experian. If any suspicious activity appears on your credit report, you'll get an alert. The free services also include a copy of your Equifax credit report, Social Security number monitoring, and identity theft insurance. Plus, for a year, you can lock and unlock your Equifax credit file for free. Credit locks help limit access to your credit file by identity thieves trying to open new accounts. You need to get locks with all three credit reporting agencies for them to be effective.

What happens after January 31st? According to Equifax's website, the enrollment period for free credit monitoring ends January 31st. Instead, starting January 31st, it will offer a free lock-for-life product that will allow you to lock and unlock your credit file, at no cost, from a mobile phone or computer. Equifax hasn't announced the details yet. So, if you want to know more, check [Equifax's website](#) after January 31st.

Still not sure what to do? Check out our [article on identity theft protection services](#) and [FAQs on fraud alerts, credit freezes, and credit locks](#). And if you're having trouble getting through to sign up for Equifax's free credit monitoring, please [report that to us](#).

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