



FREE CREDIT MONITORING

The Fair Credit Reporting Act

The 2018 Fair Credit Reporting Act (FCRA) was amended to include free electronic credit monitoring for active-duty military, which includes: Active Duty Soldiers, Army National Guard, and Army Reservists under a call or order under the provision of law. Free credit monitoring is an important change that reinforces the U.S. Army's financial readiness initiative.

Credit Monitoring and Financial Readiness

Financial readiness is a key factor in keeping a Soldier's mind clear to focus on their duties and mission in the Army. Credit monitoring is a valuable tool for Soldiers and families because they can:



- Know changes in credit score both positive and negative
- Know who is looking at their credit report
- Know what is being reported on their credit report
- Protect against identity theft in its early stages
- Receive notifications within 24 hours
- Work on getting good credit



Eligible Soldiers are encouraged to sign up with all three Nationwide Consumer Reporting Agencies (NCRAs), by visiting each NCRA website, creating an account, and self-certifying active-duty status. Soldiers save \$120 to \$180 per year by signing up for the free service. Each NCRA provides electronic alerts when key changes occur to the credit report and offer additional features.



- Daily access to credit report
- Daily fraud alerts
- Up to \$25K in ID theft insurance



- Access to latest credit information
- Updated credit report every 30 days
- Data provided via private, secure connection



- 1-Touch Credit Lock
- Access to unlimited credit report refreshes
- Up to \$25K in ID theft insurance

Resources:



- Check credit every year: <https://www.annualcreditreport.com>
- FTC Consumer Information: <https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>
- FTC Identity Theft: <https://identitytheft.gov>
- Equifax: <https://www.equifax.com/personal/military-credit-monitoring>
- TransUnion: <https://www.transunion.com/active-duty-military-credit-monitoring>
- Experian: <https://www.experian.com/lp/military.html>



SECURING THE
FINANCIAL
FRONTLINE



Scan code for more information or visit www.FinancialFrontline.org.