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Protect Your Finances and Your Good Taste

Freeze Your Credit for Financial Health

One way to protect your good name

Concerned about someone stealing your identity and opening accounts in your name? Worry no more. For a small fee, you can “freeze” your credit file.

Freezing your credit file prevents anyone from opening new credit accounts in your name. If your credit file is frozen and anyone applies for credit using your personal information, the lender will not be able to see your credit report. Unable to evaluate your credit history, the lender typically denies the credit request.

After placing a security freeze on your credit file, some companies will still be able to look at your credit history. Insurance companies, existing creditors, and law enforcement agencies can still access your information. Others cannot see your credit file unless you “thaw” the account by temporarily lifting the security freeze.

A security freeze only works if you get one from EACH of the three credit reporting agencies (Experian, Equifax, and TransUnion). The cost to obtain a security freeze for Georgia residents from one credit-reporting agency is three dollars. The freeze is free for seniors (65 and older) and for victims of identity theft. Freezing your credit file with all three credit reporting agencies will cost no more than nine dollars—much less than you would pay for



Freezing Your Credit Keeps Identity Thieves from Opening Accounts in Your Name

a credit monitoring service.

To apply for new credit after you freeze your credit report, you will need to pay three dollars per credit-reporting agency to temporarily lift or “thaw” the security freeze. Georgia law requires the thaw to be available within fifteen minutes of the request. Thawing the account is easily done with a Personal Identification Number (PIN) or password provided by the credit-reporting agency.

A security freeze is not for everyone. If you are actively shopping for a mortgage, car loan, utilities, or other new credit, wait until the transaction has been completed to freeze your credit file. Keep in mind that a security freeze on your credit file won't prevent fraud involving existing bank or credit accounts. ➡

Good Food Tastes Good!

Credit monitoring and other identity theft protection services are heavily advertised on television, radio and the Internet. The number of identity theft cases has declined in recent years and is expected to continue declining in the foreseeable future. The most common forms of identity theft (credit card fraud, check kiting, and use of an existing credit or debit card by someone else) have been around for decades. Less than one percent of identity theft cases involve someone opening new credit card accounts or committing crimes using the name, Social Security number, or other information for someone else.

You can request a security freeze online at Experian.com, TransUnion.com and www.freeze.Equifax.com. They'd rather sell you a credit monitoring plan, so you may need to enter "freeze" in the search box on the sites to find the right page. Expect to spend five minutes or less on each web page to obtain your credit freeze.

For National Nutrition Month®: Enjoy the Taste of Eating Right

According to Joy Dubost, RD, a spokesperson for the Academy of Nutrition and Dietetics, taste does not have to be sacrificed for good health. To enhance flavor when preparing nutritious meals:

- Choose high quality ingredients and store and handle them properly.
- Pep up recipes with red, green and yellow peppers.

- Roast veggies in a 450 degree oven or on a grill for a sweet smoky flavor. Spray lightly with oil and sprinkle with herbs.
- Caramelize sliced onions by cooking them slowly over low heat.
- Reduce juices from meat, poultry or fish by heating them – not boiling them for a glaze or gravy.
- For a fuller flavor, incorporate more whole grains like brown rice, quinoa, or wild rice into recipes.
- Add small amounts of ingredients with bold flavors like pomegranate seeds, chipotle pepper or cilantro.



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