

Bulletin

Riverside Downtown Business Improvement District



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The next monthly luncheon will be Tuesday, October 27, 2015 at noon

Courtyard by Marriott
1510 University Avenue
Riverside, CA 92501

Featured Speakers:
Jeff Kraus &
Councilman Andy Melendrez

The October luncheon
is sponsored by
Courtyard by Marriott

Marriott Courtyard Riverside

The cost of the luncheon is \$20 with reservation by Friday prior to the meeting, or \$22 at the door. Please call the RDP Office at (951) 781-7335 for reservations.

Reservations not cancelled by the prior Friday will be charged.



The 2015 Riverside Zombie Crawl Will Once Again Pit Zombies Versus Survivalists

The Riverside Zombie Crawl will be held on Saturday, October 17th from 2 pm to 6 pm on Main St between University and Mission Inn Ave. DJ Albert Figueroa will MC the event and provide suitably spooky music while attendees enjoy Zombie themed carnival games with prizes sponsored by Riverside Art on Main. All activities are family friendly and free.

Other activities will include children's Halloween crafts provided by DragonMarsh, face painting and balloon art, and a costume contest for three age categories: Ages 2 to 8, 9 to 15, and 16 and up. Registration for the costume contest will begin at 2 pm through 4:45 pm with the contest taking place at 5 pm. Participants will be judged on creativity, originality, and attention to theme. The contest will be judged by surprise community leaders with first, second and third place prizes for each age group.

And of course the Zombie Crawl wouldn't be complete without the Zombie Crawl parade around the Civic Plaza at 4:30 pm. Zombies or Survivalists will meet and defend their side.

Downtown businesses are encouraged to bring brochures and offers for display at the RDP information desk. For more information call Whitney Waters at (951) 341-6550 or visit www.RiversideDowntown.org



RiversideDowntown.org and www.facebook.com/RiversideZombieCrawl. 



Art-tober in Riverside

Two great arts events take place in downtown; the Long Night of Arts and Innovation on Thursday, October 8th and then the Festival for the Arts on Saturday, October 10th.

The Long Night of Arts & Innovation will showcase the best that Riverside offers in the arts and sciences. With engaging exhibits, presentations, demonstrations, and artistic performances in many

downtown venues, this signature event promises an informative, inspiring, and fun evening.

Just a reminder that the event will bring thousands to downtown Riverside, including adults and families with young children. RDP encourages businesses on Main between 10th and 5th Streets and on adjacent streets to stay open that evening. We also encourage restaurants in

the downtown core to offer family friendly meals and pricing to encourage families to come early and eat downtown. If you plan on offering specials for attendees, please let us know so we can promote them in advance.

The Festival for the Arts is the region's largest fundraiser in support of the arts. Formerly known as the Mayor's Ball for the Arts and most recently as the Mayor's Celebration for Arts & Innovation, the event's identity is transitioning with the blessing of the City of Riverside and Mayor Rusty Bailey. "The Festival for the Arts will still serve as a showcase for Riverside artists and organizations but it will also offer up a whole new set of fun activities and performances for all ages," says Patrick Brien, Executive Director of the Riverside Arts Council. "


The event is a celebration of music and art featuring interactive demonstrations, exhibits and performances by local artists and organizations. The Festival transitions to live music in the evening with local bands including Royal Jag, Outside Voices and Summer Twins taking the stage starting at 5:00 p.m.

Exhibits and interactive workshops will include Riverside Community Arts Association, UCR ARTSblock, Art Works, Wizards and Wires (Riverside's new "escape room"), Party 2 Gogh, Riverside African American Historical Society, cosplaying sensations Reel Guise, and artist Nick Bahula, known for his art workshops at the Coachella Music and Art

Festival. There will also be a Kid Zone.

Performances will be held throughout the afternoon by local talent such as Riverside Concert Band, Kids Rock Free, Ballet Folklorico de Riverside, Encore Performing Arts High School, Riverside Repertory Theatre, winner of Riverside's Got Talent 2014 Ashlen Bullock, Performance Riverside, Kaelah Wilson and the Riverside Arts Magnet at Ramona High School.

Tio's Tacos, Gram's Mission Barbeque, Kabobaque, Something Sweet by Serina, So So Kold Shaved Ice and Street Dogs, and Capnbucky's Treats will be among the vendors selling food available throughout the day. A microbrew garden featuring several local breweries will also be offering beer for sale. A full, no-host bar provided by The Menagerie begins serving at 5:00 p.m.

The Festival for the Arts takes place on Saturday, October 10 from 2:00 to 10:00 p.m. in downtown Riverside's historic White Park. The park's entrance is located at the corner of 9th Street and Market Street. Tickets are \$25, with children 12 and under free when accompanied by a paid adult. For more information or to purchase tickets, visit www.RiversideFestivalfortheArts.com. They can also be purchased at Back to the Grind, located at 3575 University Avenue, or by calling the Riverside Arts Council office at (951) 680-1345. 


Downtown Improvement District

Each October the Riverside Downtown Partnership (RDP) submits an annual report to City Council outlining the planned activities for the Riverside Downtown Parking and Business Improvement District (Downtown BID) in the upcoming calendar year. The activities of the Downtown BID are funded by an assessment on all businesses within the boundaries, equal to 100% of the annual business tax levied by the City of Riverside.

City Council sets a date for a public hearing in late November to review the report and continuation of the Business Improvement levy. The City collects the levy on behalf of the Downtown BID and provides up to \$100,000 of matching money annually for improvements downtown.

RDP has administered the Downtown BID since its establishment in 1986. RDP works with the City and with other organizations to best utilize available resources and to work towards the effective implementation of programs and activities funded by the Downtown BID in six specific areas, parking, beautification, music in public areas, public events, promotion of business activities, and security. The activities,

improvements, and any new efforts being recommended for the year of 2016 are based on the 2015 programs and on the Strategic Plan adopted by the RDP Board of Directors for 2014 to 2016.

The RDP Board of Directors will tentatively be reviewing the annual report outlining the planned 2016 activities for the Riverside Downtown Parking and Business Improvement District (Downtown BID) at its October 14th meeting at The Center for Arts and Philanthropy, 3700 Sixth Street, at 7:30 am. Once the RDP Board of Directors has approved the report, it will be posted for public viewing on the RDP website, www.RiversideDowntown.org and will be submitted to the City for scheduling of the required public hearing. The City will send out a notice to all downtown businesses advising of the date of the public hearing once it has been scheduled, likely in November. The November Bid Bulletin will include a summary of the report's contents. If you have any questions regarding the BID renewal process or the report, please contact Janice Penner at the RDP office at 951-781-7339. 



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COUNCIL CORNER

Ward One Council Update

Contributed by Councilman Mike Gardner

Downtown Critters:

West Nile Virus and Mosquito Spraying

Although there are not more mosquitoes this year than in an average year, more of them are testing positive for West Nile Virus. There have been several cases of West Nile Virus reported in the city and one death in the county. Consequently, the Northwest Mosquito Abatement and Vector Control District has added a significant amount of spraying for adult mosquitos in addition to its regular efforts to eliminate standing water and kill mosquito larvae as control methods. Areas along the bike path in the vicinity of Bonaminio Park and a portion of the Wood Streets neighborhood have recently been sprayed.

Although the agent used in the spray is used in very diluted quantities and the active ingredients are rated as low toxicity for human and other mammals for all types of exposure; ingestion, inhalation, skin contact and eye contact, it is prudent to take precautions to avoid unnecessary exposure. This includes closing windows during spraying, bringing pets indoors, sheltering children's toys and bringing in any pet food or water dishes that are outside. Of course to take these precautions one must know of the spraying in advance.

In the case of the Wood Streets spraying there was minimal notice and several residents expressed concern. The city is working with the District to provide both more notice and more information should additional spraying become necessary. Although there are no plans to spray in the downtown area at this point it is possible if infected mosquitos are found here in significant numbers. Should spraying be required both the City and the District will use multiple methods to let people

know of the planned spraying and the precautions the District recommends people take.

Coyotes:

Despite the drought, or perhaps because of it, this seems to be a banner year for coyotes in Riverside. Coyotes are seen regularly in the neighborhoods near the river bottom and Fairmount Park. Although coyote attacks on people are rare, they do occasionally happen and coyotes will happily prey on small dogs and cats. I am not aware of reports of coyotes in the downtown core, but it would not surprise me if they are here.

As coyotes interact more with people they are losing their natural fear of us. They are often quite brazen and will watch or even approach people where they used to run. They have been reported to show an interest in small dogs on leashes and even to attack them although this is rare.

You can help discourage coyotes by not leaving pet or other food out at night and by making sure your trash cans are closed. Coyotes are good jumpers and can easily jump into a dumpster.

The city does employ a contractor to control problem coyotes. In reality, this means killing them. State law prohibits relocating a trapped coyote and they cannot be kept as pets, so a problem coyote is eliminated.

Mike Gardner



Ward Two Council Update

Contributed by Councilman Andy Melendrez

Happy Autumn Days!

The Riverside Police Department's El Protector Program will be hosting its Annual Community Soccer Clinic at Ysmael Villegas Park & Community Center in the Casa Blanca community. On Saturday, October 24th the local youth will enjoy a full day of soccer and interaction with local law enforcement; children between the ages from 7 to 16 are eligible to participate! There will be vendors, booths and educational presentations available to parents along with a kid's zone filled with activities for children under age 7. Free hot dogs and beverages will be provided! Be sure to come out and see firsthand a special appearance and landing by one of our local law enforcement helicopters! Registration is taking place at Bobby Bonds Park in the main office. For more information please call, 951.826.5344.

Eastside Fall Festival: Come one, come all to the Fall Festival! The event is free and open to the community; children of all ages are welcome. The Riverside Parks, Recreation and Community Services Department will be hosting the event on Friday, October 23rd at Bobby Bonds Park where families can enjoy carnival game booths, arts and crafts, jumpers, musical entertainment and participate in a costume contest! The event will take place from 5:00 pm to 8:00 pm. For

more information please contact the Cesar Chavez Community Center at 951.826.5746.

The Riverside Arts Academy will be participating for its 3rd year in the GIVE BIG RIVERSIDE event that will be coming this November! The Riverside Arts Academy provides instructional courses on arts, music and dance at an affordable rate for families throughout the City. The Academy currently has over 325 students enrolled for the fall semester with a number of classes being offered such as: Introduction to Ballet, Ballet I, Ballet II, Hip Hop, Teen Dance, Guitar, Drum, Keyboard, Art Building Blocks and many more! To participate or sign up please visit https://www.riversideca.gov/park_rec/ and LIKE the City of Riverside's Parks and Recreation Facebook page by searching, "City of Riverside – Parks and Recreation." You will be able to receive updates, view photos and hear about the ongoing events and wonderful programs taking place at our facilities. Thank you to all the community members and partner organizations who have continued to support the Riverside Arts Academy.

Andy Melendrez



1 Million Cups Comes to Riverside

Budding entrepreneurs can get caffeine and a shot of encouragement Wednesday mornings at a downtown Riverside coffeehouse. Back to the Grind is the new meeting place of 1 Million Cups, which aims to help cities become friendly environments for startups.

"It's an educational program for entrepreneurs, typically led by entrepreneurs," said Steve Massa, one of the organizers. "It's very successful in over 70 cities across the U.S. They're doing it organically. They're doing it on their own. Some cities get several hundred people."

Riverside is just getting started. It had its first meeting in Back to the Grind's basement lounge after using a temporary location in Murrieta. 1 Million Cups was launched in 2012 by the Kauffman Foundation, a Kansas City, Mo., nonprofit. Its name draws on the idea that "entrepreneurs discover solutions and network over a million cups of coffee."

Meetings feature one or two speakers who have six minutes to explain their startups, followed by a 20 minute question-and-



answer session that ends with some variant of the question, "What can the Riverside community do for you?"

One thing the meetings do is give people the chance to practice their pitch, according to Massa.

Anyone from throughout Southern California can apply online to be a presenter.

Massa, who is with the City of Riverside's Office of Economic Development, envisions 1 Million cups as a way of showing off the city.

"I'm trying to use this idea of Wednesdays in Riverside," he said. "Come here on a Wednesday. Start with breakfast. Have the entrepreneur thing. Stay in town for lunch. Maybe use that as an incentive."

For original article visit: <http://www.pe.com/articles/riverside-779541-entrepreneurs-million.html>

by Fielding Buck, Press Enterprise



Business Spotlight: Downtown Apothecary

Downtown Riverside is excited to welcome a new bath, body, and home store to the neighborhood. Downtown Apothecary offers handmade bath and body products. Over 90%

of their products are handmade on site. They specialize in soap, scrubs, soaking salts, body oils, creams, bath fizzles and more!

The Downtown Apothecary opened on September 12th and is owned by Daniel and Tonya Harper. They have been making soap and other bath products for 13 years, selling mostly online and other retail stores under the name of "Soapcafe." The last four years they have been working and selling in a light commercial unit.

Their handmade soap is made from oil butter. Unlike commercially made soap, there are no detergents. The fragrance is all derived from essential oils and fragrance oils. Daniel and Tonya also believe in using local ingredients when they are able to.

This month, Downtown Apothecary will be offering a pumpkin soap made with pumpkin puree. They will also be expanding their soap line that is made with beer. They strive to make new products daily, and are constantly bringing something new to the table. On top of their daily creations, they offer wedding and party favors as well as corporate gifts and baskets.

Downtown Apothecary is located at 3615 Main St. #102 in the heart of the downtown core, and is open Monday through Saturday from 10am to 8pm and Sundays from 10am to 5pm.




RDP Welcomes New Businesses to Downtown

Health Image Center (Medical Practitioner) • Julia L. Robinson (Antiques)

Jocelyne Ceja (Hair, Skin and Nails) • Downtown Apothecary (Bath, Body, and Home)

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PARADE OF BUSINESSES

BUSINESS BUZZ

Ten Ways to Promote Your Business

Business promotion is to running a successful business as practicing scales is to playing the piano well; it may not be a thrilling activity in itself, but you just have to do it! You should spend at least an hour a day on business promotion or planning how to promote your business (and more is better, if you can fit the time in)!

You promote your business by getting the word out. The first axiom of business promotion is that you have to do this consciously.

You can't rely on other people to do it for you, no matter how great your product or service is.

The second axiom of business promotion is that like every other aspect of your business, it's a budgeted activity. But promotion doesn't have to be expensive. Here are ten inexpensive ways to promote your business; all most of these will cost you is some time.

1) Use every outgoing piece of paper, and every electronic document as business promotion.

You have business cards, but you also put out a lot of other documents in the course of doing business. Check these to make sure you're using their promotional possibilities to full advantage.

For instance, business stationery is an ideal business promotion tool. Is your business name, logo, contact information (including URL if you have one), and slogan on your envelopes as well as on your letterhead? Or are your envelopes only printed with your business name and return address? What a waste! Your phone and fax numbers, your URL, and even a memorable slogan should be there, too.

It's not just an envelope, it's a business promotion tool! You're sending it out anyway, so why not make it work for you?

The same goes for outgoing faxes, bill payments, receipts; whatever paper you send out should carry your full company message. And don't forget to make sure that your email has a complete signature that provides all your business information and a promotional tagline.

Electronic documents, such as email, are also easy to update with your latest business promotion information, whether it be a special price on your product or service, or letting people know that your company has won an award. If you need information about using signature files with particular mail programs.

2) Writing articles on topics related to your business expertise is an excellent business promotion technique.

Well-written articles can provide free advertising and build positive word-of-mouth. If you're a realtor, for instance, you could write a piece on preparing your home to be shown. If you're a website designer, you might write a piece about assessing website usability. The more specific your topic, the better. Write a short biographical note, or "blurb" about you and your business to go with the article. Then send it out!

Where? As the goal is to promote your business, ideally you'd like it to appear in a publication that your target market will be reading.

So:

a) Blogs/websites - There are an astronomical number of these that are hungry for content! Many accept, even seek out, "guest posts", blogs or articles from people not employed by the person or business running the site.

These can be great promotional placements for you as long as you choose the blog or website you allow to publish your work carefully. Having one or more of your articles on a site that gets little traffic isn't going to help you and may even hurt your business if it's a spammy looking site. Ideally, you want to get your piece published on a blog or website that has high traffic and has a good chance of being visited by your prospective customers.

You also have to choose carefully in terms of your target market. If you're selling baby clothes, getting one of your articles published on a blog about SEO isn't going to be seen by many (if any) of the customers you hope to impress. Getting your work on a popular blog directly related to bringing up baby would be a much better fit.

b) Magazines - The magazine industry isn't dead yet and many of them are always looking for content too. Once again, the trick is to get your article published in a magazine that your target market is likely to read. Search for these online by specific topic (i.e. baby magazines).

Freelance writing sites also provide a great deal of information on all kinds of publications that might publish your efforts. Make your research easier by starting with a great site that provides all kinds of lists and information on markets such as About Freelance Writers, or FreelanceWriting.com.

c) Newspapers are also excellent places to place your business promotion article. Try contacting the Business editor of your local paper and pitching your article. If this approach fails, you might be able to get your piece into the paper by sending it in as a letter to the Editorial section.

3) Sending out press releases is another great way to get some free business promotion.

The caveat to using press releases as a business promotion tool is that your press release has to actually contain information that is newsworthy, and be engaging enough to get people's interest. Has your business recently expanded? Do you have a new product? Have you been involved in some promotional activity such as sponsoring a charity event? Have you or your company recently won an award? All of these are examples of "news" that you can capitalize on to get some free promotion for your business.

Press releases can also be published online.

4) Spend some of your online time on business promotion through social media.

Facebook, Twitter, and YouTube are great ways to promote your business through social media. A good example of how this can be effective was illustrated to me recently when we had a power outage that affected some areas of our small community. One of the local restaurants posted on Facebook that they had power and were open for business and within an hour they were packed with customers.

To get started with social media see How to Create a Social Media Plan. See also How to Create a Fan Page on Facebook and How to Promote your Business on Twitter. If you are skilled with taking video (or know someone who is) you can record video promotions of your products or services and post them on YouTube.

5) Use buddy marketing to promote your business.

For example, if you send out brochures, you could include a leaflet and/or business card of another business, which had agreed to do the same for you. This gives you the chance to reach a whole new pool of potential customers.

You might also plan and carry out business promotions with complementary businesses. A pet store and a pet grooming business, for example, might use shared advertising, or run a contest together. This can considerably cut down the cost of business promotion, and allow each business to use promotion techniques that would be too expensive to implement alone.

6) Give out freebies as business promotion.

We're all familiar with hearing or reading advertisements that promise that the first 50 people to visit a particular store will receive a free _____. You fill in the blank. It could be anything from a red rose through an ice-cream cone! We're all familiar with this kind of spot promotion because it works. People love to receive things that are free.

Besides using freebies as business promotions, you can also use them regularly as customer "rewards". For example, I recently had a picture framed; the framer had attached a free picture hanger to the painting's wire, with a small card thanking me for my patronage. It's only a small thing, which certainly didn't cost him much, but as the customer, I appreciate not having to rummage through my home looking for a suitable hanger, and can't help thinking positively about the service he provides. What small, inexpensive things could you give out with your product or service that will get your customer thinking good thoughts about you? Combining business promotion with customer rewards is definitely a win-win situation.

Still looking for more low-cost business promotion ideas? Continue on to the next page, which discusses being a talk show guest and giving seminars as ways to effectively promote your business.

7) Promote your business on a talk show.

Your local radio station or cable TV station may have programs that are looking for guests - a great low-cost way to promote your business! Business-related programs are ideal. Find out who the host is, and approach him or her as willing to share your expertise on a particular topic.

Call in programs are popular; you may be able to appear as a guest expert. If you're a mechanic, you might offer to take call-in questions on car maintenance; if you operate a health store, you might market yourself as an expert in herbal remedies.

Have your proposal clearly worked out before you contact the program host, and make sure the parameters of your appearance, such as details about plugs, are clear beforehand.

8) Promote your business by giving a seminar or presentation.

You have expertise that other people are interested in! (You couldn't be in business if you didn't.) Why not share that

expertise and promote your business at the same time?

For example, a local carpet company advertises a free seminar on installation techniques for a type of laminate flooring. Participants not only learn how to install this type of flooring themselves, but are offered special discount prices if they wish to purchase laminate flooring. Another local retailer who sells goods made of stained glass offers courses on working with stained glass on-site.

If there's no direct tie-in to your product or service, you can still give a presentation on a related topic. Nursery people or horticulturalists, for instance, often give demonstrations on topics such as tree-pruning, or slide shows of famous gardens they've visited.

Although most of my business involves providing specific writing or training services to businesses, I give presentations on general topics such as "Promoting Your Business On A Shoestring".

If it's not feasible to present the seminar at your site, because you're a home-based business or just don't have the facilities you would need, arrange to give the seminar elsewhere. Many government-sponsored organizations, such as Business Service Centres and Economic Development Centres, and non-profit programs are always looking for experienced business people who are willing to give presentations. You may also be able to arrange to present your topic through the Continuing Education branch of your local college or university.

Scared? Start small and start building a name by making a presentation to one of your local groups such as your Home-Based Business Association or Business Women's network. If public speaking terrifies you, I can't recommend Toastmasters highly enough; this organization has helped a great many people get over this fear and be able to address groups of people. The link I've given here will lead you to Toastmasters' groups throughout Canada.

9) Use your vehicle to promote your business.

Mobile business promotion isn't just for white delivery vans. Where I live, one in every four vehicles has the name and phone number of a business decorating one of the windows or doors. Think of all the people who see your vehicle when you're driving around - especially if you live in a place where people often get stuck in traffic!

You should be able to get a pair of magnetic signs from your local source for less than a hundred dollars. Or, for an elegant promotional look, you could order Promo Plates, which are quite inexpensive at \$29.95 USD plus shipping and handling.

10) Promote your business through your leisure activities.

One savvy businessman I know relaxes by being part of a rock band. Guess what? Every time his band's gigs are mentioned in the newspaper, the piece also mentions the name of his business!

You may not be part of a band yourself, but everyone does something for "fun". Whether your chosen leisure activity is working on a Spitfire Restoration project, rock-climbing, or shopping, there are all kinds of ways to promote your business while you do what you love to do.

Where's the harm in shopping or rock-climbing wearing a T-shirt that has the name of your business prominently displayed? Or in taking your business cards everywhere you go

and clipping your card to the slip when you pay for a purchase by card or cheque? Get in the habit of doing business promotion wherever you go and you'll be surprised how word-of-mouth builds.

If your leisure activity involves a group, you might ask if you can include your business information on all of their out-going paper, or ask if you can at least give everyone a brochure.

And with any kind of group activity, there's always the opportunity to promote your business by letting other people know what you do and how it could benefit them. This doesn't

mean that you talk about nothing else, but there are bound to be chances to talk about your business that crop up during normal conversation.

These ten business promotion ideas are just some of the ways you can promote your small business without spending a small fortune. With a little experimentation and time, you'll find out which of these ideas work best for you - and best get the word out about your small business.

Article from <http://sbinfocanada.about.com/cs/marketing/al/bizpromotion.htm>



SECURITY CORNER

How to Prevent New Account Fraud

Fraud Alerts

Fraud alerts are a "flag" on your credit alerting creditors that they should double-check the identity of a credit applicant, generally via telephone before granting credit. You can place a 90-day alert on your credit files with the three credit bureaus.

Once applied for at one bureau, they will notify the other two of the alert. This extra layer of protection, however, is temporary at best and doesn't require the credit to make the call to verify the identity; it's a mere suggestion.

Equifax: 1-888-766-0008

Experian 1-888-397-3742

TransUnion 1-800-680-7289

Credit Freezes

When you place a freeze on your credit files, your credit is locked down and nobody in the business of issuing credit can check your scores to see what your risk level is. Rules on freezes vary by state, but it is a typically easy process to get a credit freeze. Go to each of the 3 credit bureaus, locate their search tool and search "security freeze" or "credit freeze". A credit freeze is priced from free to approximately \$15 per credit bureau. Similar costs are involved when "thawing" (i.e., unlocking) a freeze.

A credit freeze locks down your credit report so lenders can't see your scores, making your credit/SSN useless to them because they don't know their risk level.

Freezing your credit will seal your credit reports. You'll need a PIN to access your credit to allow valid services to check your credit when needed. Freezing won't affect existing credit lines and are free to victims of ID theft. Since 2008, the three big credit bureaus have allowed non-victims to freeze their credit for a small charge.

When is a credit freeze a good idea?

For anyone 18 and over who has a credit report and those under 18 whose identity is stolen and for whom a report is then generated by default.

What should I consider before ordering a credit freeze?

Nothing. Just do it. Credit should be frozen across the board, but banks/retailers/lenders have spent millions lobbying to prevent that, as it would eliminate instant credit, and these institutions say that it would "gum up" the system

of lending.

What are the costs?

Free to \$15.00 per credit bureau for life, depending on the deal your state attorney general made with the bureau back in 2008. Then free to \$5.00 to thaw it each time you apply for new lines of credit.

Inconvenience: It requires planning large financial decisions and being responsible. So horrible. Otherwise it takes five minutes per bureau to temporarily thaw your credit prior to financing a new line of credit at an auto dealer, mobile phone provider, etc.

Can a credit freeze hurt your credit score?

No.

How does a credit freeze differ from a fraud alert?

Fraud alerts are only 90 days, and they don't freeze your credit; they only alert a lender that you may have had your identity stolen, but don't stop the lender from issuing credit in any way.

Fraud alerts at best are "notifications" that something may have gone wrong with your identity, but only suggest the lender takes additional steps to contact you before establishing credit in your name. It's a false sense of security.

Where to Freeze:

Equifax

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian

<https://www.experian.com/freeze/center.html>

Transunion

<http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

Identity Theft Protection

A great many solutions are available to consumers. These provide various combinations of tools to proactively or reactively protect and restore an identity. Making a selection just requires a bit of homework. In cases where your bank is offering identity theft protection, they have done all the homework for you. In coming posts we will discuss different options.





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or fax at (951) 781-6951.

Press deadline is the 15th of
each month prior to publication.

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RDP Facebook Page

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