

What is a Credit Freeze?

A **credit freeze** restricts access to your credit report, making it difficult for identity thieves to open new accounts in your name. It's a free service provided by credit bureaus that doesn't affect your credit score or existing accounts, while giving you Peace of Mind. Freezing your credit may be a good choice if you are not actively seeking new credit or loans.

How to Freeze Your Credit

Contact All Three Credit Bureaus

You need to place a freeze *separately with each of the three major credit bureaus*. The process may take some time and require a bit of patience. You can freeze and unfreeze your credit reports online, by phone, or by mail. Using the online option is typically the quickest and most convenient.

Experian	Equifax	TransUnion
www.experian.com/freeze	www.equifax.com/personal/credit-report-services/	www.transunion.com/credit-freeze
888-397-3742	888-298-0045	800-916-8800
Experian Security Freeze P.O. Box 9554 Allen, TX 75013	Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788	TransUnion P.O. Box 160 Woodlyn, PA 19094

1. Provide Required Information

Be prepared to provide:

- Full Name and Address
- Social Security Number
- Date of Birth
- Government-issued ID (sometimes required)

2. Create or Receive a PIN/Password

Each bureau will give you a **PIN** or **password**. Make sure you document this PIN. You'll need this to lift or temporarily unfreeze your credit in the future.

3. Receive Confirmation

Once your request is processed, each bureau will send you a confirmation that your credit has been frozen.

Lifting or Temporarily Unfreezing Your Credit

- If you need to apply for credit (e.g., mortgage, car loan), you can **temporarily lift** the freeze.
- Use your **PIN or password** to unlock your report for a set period or for a specific creditor.

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