

## How to Freeze Your Credit

### **Did you know?**

- Almost one third of U.S. citizens have experienced identity theft.
- The FTC handled 2.2 million fraud reports in 2020.
- One million child identity theft incidents occurred in 2020.

**One way to protect yourself from identity theft is to freeze your credit.** If you are not anticipating major financing for large purchases like a home loan, auto loan, or student loan in the near future, please read further for more information on how to freeze your credit.

### **How to freeze your credit**

Contact each of the three major credit bureaus individually to freeze your credit:

- **Equifax:** Call 800-349-9960 or go to <https://www.equifax.com/personal/credit-report-services/>
- **Experian:** Call 888-397-3742 or go to <https://www.experian.com/freeze/center.html>
- **TransUnion:** Call 888-909-8872 or go to <https://www.transunion.com/credit-freeze>

There are also two lesser-known credit bureaus:

- **Innovis:** Call 800-540-2505 or go to <https://www.innovis.com/personal/securityFreeze>
- **National Consumer Telecom & Utilities Exchange:** Call 866-343-2821 or go to <https://www.nctue.com/consumers>

### **Information you need to freeze your credit**

Here is the information you will generally need to provide:

- Social Security number
- Date of birth
- Address

Depending on how you initiate the credit freeze, you might also need:

- Copy of your passport, driver's license or military ID
- Copy of tax documents, bank statements or utility bills
- Proof of address, like a utility bill

Once a credit freeze is in place, it secures your credit file until you lift the freeze. You can unfreeze credit temporarily when you want to apply for new credit.

### **How to unfreeze your credit**

Go to the credit bureau website and use the PIN or password you used to freeze your credit to unfreeze your credit. You can also unfreeze your credit by phone mail if you can provide the PIN established when the freeze was set up. Unless you use mail, unfreezing takes effect within minutes of requesting it.

➤ **TIP: When you establish a PIN/password, write it down in a place that you will remember.**

When you are applying for credit, you can ask the creditor which credit bureau it will use to check your credit and unfreeze only that one. Or, if you're shopping for a loan and may make several applications in a short period, you may choose to lift the freeze at all credit bureaus.