



Credit Freeze Basics

What is a credit freeze?

A credit freeze limits access to your credit report, making it more difficult for would-be identity thieves to open accounts in your name. You can still use your credit card normally, but you won't be able to open new lines of credit.

How do I freeze my credit?

To place a freeze on your credit report, contact all three major credit reporting agencies:

- Equifax: **800-349-9960**
https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian: **888-397-3742**
<https://www.experian.com/freeze/center.html>
- TransUnion: **888-909-8872**
<https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

You'll be asked to provide personal information to verify your identity, and pay a fee of \$5 - \$10, depending on your age and where you live.

Are there drawbacks to a credit freeze?

The protection a credit freeze offers isn't perfect. Credit freezes only prevent new lines of credit from being opened in your name — if an identity thief already has access to one of your accounts, a credit freeze is not an effective line of defense.

In addition, a credit freeze remains active until you decide to unfreeze it. To unfreeze your credit report and open a new line of credit, you'll have to contact each credit reporting agency with the PIN number given to you at the time of the initial freeze. A fee may be charged for unfreezing your credit.