**Your brokers name**  
Broker CalBRE Lic #

**Your Name**  
CalBRE Lic #  
555.555.5555  
[email@mail.com](mailto:email@mail.com)  
website.com

**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.

**Credit Freeze Basics**