

## How to Freeze Your Credit



Dear Clients,

Data breaches have become a regular occurrence so the need to be protect your identify is higher than ever. Freezing your credit with the three credit bureaus, Equifax, Experian and Transunion, is an important piece to fighting identity theft. It will ensure no one can open up a new line of credit in your name.

Here's what you need to do immediately to safeguard your information.

### **Freeze your credit**

If you have not done so already, it is imperative that you freeze your credit immediately at each of the three credit bureaus.

A security freeze, also called a credit freeze, locks your credit file at each bureau with a special PIN that only you know. That PIN must be used in order for anyone to access your credit file, or add new credit in your name.

A security freeze gives you complete control of your credit file. Unlike credit monitoring or fraud alerts, a security freeze stops an identity theft from happening rather than alerting you to potential fraud after it has happened.

## How to do it

To set up a security freeze you must contact all three of the credit bureaus individually. This process can be done online or over the phone. You will be asked some questions to confirm your identity but it only takes a few minutes.

You can freeze your credit by using the following phone numbers and links:

- **Equifax:** (866) 349-5191  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
- **Experian:** (888) 397-3742  
<https://www.experian.com/freeze/center.html>
- **Transunion:** (888) 909-8872  
<https://www.transunion.com/credit-freeze>

To lift your freeze you simply contact the bureau used by the lender and provide your PIN to lift the freeze for a certain period of time. This can be done online or over the phone. It may take a few days for the freeze to be lifted so be sure to do it a few days in advance.

## Know your rights!

You have the right to a free credit report from all 3 credit bureaus every year. Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) for your free report. Reviewing the reports is the best way to see if there's unusual activity like a new account or new or different personal information or inquiries from lenders you don't recognize.