



The Importance of Freezing Your Credit

If you or someone you know has been the victim of a stolen identity, you know that the onus is on you to prove proactively you did not do all of the things that someone else did in your name. It is an arduous and painstaking process.

One suggestion we recommend is to consider freezing your credit at each of the three major credit reporting companies. This will make it much more difficult for identity thieves to obtain new credit in your name.

A credit freeze does not:

- Affect your credit score.
- Prevent you from getting your free annual credit report.
- Keep you from opening a new account, applying for a job, renting an apartment, or buying insurance. However, if you do any of these, you will need to lift the freeze temporarily, either for a specific time or a specific party (such as a landlord or employer).
- Prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

How do I place a freeze on my credit?

Contact each of the nationwide credit reporting companies:

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| Equifax | 1-800-349-9960 | https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp |
| Experian | 1-888-397-3742 | https://www.experian.com/freeze/center.html |
| Innovis | 1-800-540-2505 | https://www.innovis.com/securityFreeze/index |
| TransUnion | 1-888-909-8872 | https://www.transunion.com/freeze |

You will need to provide your name, address, date of birth, Social Security number, and other personal information. Fees vary based on where you live, commonly ranging from \$5 to \$10. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a credit freeze?

A freeze remains in place until you request the credit reporting company to temporarily lift it or to remove it altogether. A credit reporting company must lift a freeze no later than three business days after receiving your request. The cost to lift a freeze varies.

Feel free to share this with your friends and family, your children and your grandchildren. We cannot necessarily prevent cybercrime, but we can make it more difficult for the cybercriminals!