



Freeze Your Credit Report

Effective September 21, 2018, federal law changed, allowing consumers to place and lift a freeze on their credit reports at no cost.

Freezing your credit report is a good idea since it prevents new credit from being opened in your name. This is a great protection against unwanted identity theft.

Freeze yours at each of the bureaus listed below:

Equifax: equifax.com/personal/credit-report-services/

or call: 800-349-9960

Transunion: transunion.com/credit-freeze

or call 888-909-8872

Experian: experian.com/freeze/center.html

or call 888-397-3742

Four-step process:

1. Create your login information
2. Verify your identity
3. Create a PIN
4. Freeze or “thaw” any time*

**There are timing requirements*

You’ll need to “thaw” your report when you:

1. Apply for any “new credit”
2. Apply for a job that does credit checks
3. Purchase insurance in your name
4. Move to a new residence