

HOW TO “FREEZE” YOUR CREDIT FILES

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. A security freeze means that your file cannot be shared with potential creditors. Most businesses will not open credit accounts without first checking a consumer’s credit history. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name.

How do I place a security freeze?

To place a freeze, you must do so with each of the three credit bureaus. Below are the web addresses to each of the Credit Bureaus where you may obtain your free credit freeze.

Equifax

<https://www.equifax.com/personal/credit-report-services/>

Experian

<https://www.experian.com/freeze/center.html>

TransUnion

<https://www.transunion.com/credit-help>

Credit freezes and the military

If you’re in the military, you’ll still have access to active duty alerts, which let you place a fraud alert for one year, renewable for the time you’re deployed. The active duty alert also gives you an added benefit: the credit reporting agencies will take your name off their marketing lists for prescreened credit card offers for two years (unless you ask them to add you back on).

You can place a fraud alert or active duty alert by visiting any one of the three nationwide credit reporting agencies—Equifax , Experian , or TransUnion . The one that you contact must notify the other two.

Issues with a credit freeze

If you think a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a complaint online at <https://www.consumerfinance.gov/complaint/>, or by calling 855-411-2372. If you think someone stole your identity, visit the FTC’s website, <https://identitytheft.gov/>, to get a personalized recovery plan that walks you through the steps to take.