

Freeze Your Credit in 3 Steps

BY LISA GERSTNER, Kiplinger.com, 10/18/2022

Freezing your accounts at the three major credit bureaus is the best way to prevent thieves from opening new credit accounts in your name.

Used to be you'd freeze your credit if you'd suffered identity theft or some other compromise of your personal information. But as data breaches have piled up, a pre-emptive credit freeze has become a popular way to protect your credit, even if a thief hasn't yet made fraudulent use of your info.

What Does a Credit Freeze Do?

When you put a credit freeze (sometimes called a security freeze) in place, new creditors can't review your credit reports to judge whether you're eligible for a credit card or loan — and in turn, lenders are unlikely to grant credit to fraudsters posing as you. When you need to shop for credit for yourself, you can temporarily lift the freeze.

How Much Does a Credit Freeze Cost?

Do I have to pay to freeze my credit? Nope. Placing and lifting a freeze is free at each of the major credit agencies, thanks to federal law.

How Do I Actually Freeze My Credit?

To set up a credit freeze, take these three steps.

1. Gather your information. In the past, all three of the credit agencies had consumers use a PIN to confirm their identities when they wanted to temporarily lift or permanently remove a freeze. But Equifax and Experian no longer require a PIN. Instead, you can set up a password-protected online account or provide identity-verification information by phone or mail. With TransUnion, you must provide a six-digit PIN to unfreeze your credit report by phone or mail. But if you go online, you can manage your freeze with a password-protected account instead.

Think carefully about the number you'd like to use for your TransUnion PIN — don't pick something obvious, such as your birth date — and of passwords that you can use for any online accounts that you set up. Keep a pen and paper handy to jot down your PIN and passwords.

2. Contact each credit agency. The web pages or phone numbers below are the quickest avenues to imposing a freeze. To submit your request by mail, use these addresses.

[Freeze your credit with Equifax](https://www.equifax.com/personal/credit-report-services/credit-freeze/)

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

Equifax Information Services LLC,

P.O. Box 105788,

Atlanta, GA 30348

(Fill out and submit [this form](#) to request a freeze by mail.)

888-298-0045

[Freeze your credit with Experian](https://www.experian.com/freeze/center.html#content-01) (opens in new tab)

<https://www.experian.com/freeze/center.html#content-01>

Experian Security Freeze,

P.O. Box 9554

Allen, TX 75013

888-397-3742

[Freeze your credit with TransUnion](https://www.transunion.com/credit-freeze)(opens in new tab)

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

TransUnion

P.O. Box 160

Woodlyn, PA 19094

888-909-8872

3. Save your PINs and passwords. Write down the PINs and online account passwords, and keep them in a safe place at home. When you're ready to shop for a loan or lift the freeze for any other reason, you can call the phone numbers or visit the websites listed above.