

CREDIT FREEZE: CAN IT PROTECT YOU?



A *credit freeze* lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name.

Does a credit freeze affect my credit score? No

Does a credit freeze stop prescreened credit offers? No. To stop getting prescreened offers of credit, call 888-5OPTOUT (888-567-8688).

How do I place a freeze on my credit reports?

Contact each of the nationwide credit reporting companies. (Equifax at 1-800-349-9960, Experian at 1-888-397-3742, TransUnion at 1-888-909-8872)

Supply your name, address, date of birth, Social Security number, & other personal information. (Fees may apply.) You receive a confirmation letter with a unique PIN or password. You will need it if you choose to lift the freeze.

Can anyone see my credit report if it is frozen? Certain entities still will have access to it. It can be released to your existing creditors, debt collectors, or government agencies.

How do I lift a freeze? In most states, a freeze remains in place until you ask the credit reporting company to temporarily lift it or remove it altogether.