

Freeze your Credit for Free!

Problem: How can I protect myself from credit fraud?

Solution: Freeze your credit identity at Equifax, Experian, and Transunion credit bureaus today!

Steps to take:

- **Equifax** (<https://www.equifax.com>)

1. Click “Log In” and “Choose My Plan”.
2. Under “FREE” click “Get Started”.
3. Enter your personal information, check the box next to “I’m not a robot”, then click "Continue".
4. Enter your email address, create a password and click “Sign Into MyEquifax”.
5. Enter and confirm your Email and Password, then click “I accept”.
6. Click “Yes, Send Me a Text”, and enter the code sent to your phone number, then click Continue.
7. Click “View My Product”, next click “Place a freeze”, and click “Place a freeze” again and it will be frozen.

- **Experian** (<https://www.experian.com>)

1. Click “Let’s get started”.
2. Enter last 4 of Social Security number and phone number, then click "Get Started".
3. Click on the link sent to your phone, then the system will allow you to create your account.
4. Enter your personal information and email, create a password, then click "Create Your Account".
5. Choose a security question and answer it, create a 4-digit PIN, and answer final question then click “Submit and Continue”.
6. Click “Credit” at the top, then click “Experian CreditLock”, and then click “Security Freeze”.

DO NOT click "Upgrade to lock your file". The link "security freeze" will be below in blue.

7. Click “Unfrozen” and the slider will move to the right and say “Frozen”, your credit is now frozen.

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- **TransUnion** (<https://www.transunion.com>)
 1. Click "Services", then "Freeze Credit Report" and then click "Add a Freeze".
 2. Enter your information and click "Submit & Continue to Step 2".
 3. Create your account information and click "I Accept & Continue To Step 3".
 4. Select Text Message or Phone Call and click "Agree and Send Passcode".
 5. Enter the Security Passcode and click "Credit Freeze".
 6. Click "Add Freeze".
 7. Create a PIN, confirm it, then click "Continue". Your credit is now frozen!

Key Things to Note:

- When applying for credit, you are able to unfreeze your credit for a specific period of time in order for companies to view your credit history. **You must remember the codes to freeze and unfreeze.**

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