

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:

- [_____ \(https://www.equifax.com\)](https://www.equifax.com)
 1. Click “Log In” and “Choose My Plan”.
 2. Under “FREE” click “Get Started”.
 3. Enter your information and check the box next to “I’m not a robot”, then click Continue.
 4. Enter your Email address and 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 \(https://www.experian.com\)](https://www.experian.com)
 1. Click “Let’s get started”.
 2. Enter your information and click “Create Your Account”.
 3. Enter last 4 of Social Security #, Birth Date, and Phone Number & click Continue.
 4. Confirm your identity by answering the multiple choice questions and click Continue.
 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”.
 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. Enter this 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 "Verify My Identity" and then click Continue.
 6. Click "View my freeze status" and then click "Add Freeze".
 7. Create and confirm PIN and 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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