



## **Freeze Your Credit Report**

*Effective September 21, 2018, federal law changed, allowing consumers to place and lift a freeze on their credit reports at no cost.*

Freezing your credit report is a good idea since it prevents new credit from being opened in your name. This is a great protection against unwanted identity theft.

### **Freeze yours at each of the bureaus listed below:**

Equifax: [equifax.com/personal/credit-report-services/](http://equifax.com/personal/credit-report-services/)

or call: 800-349-9960

Transunion: [transunion.com/credit-freeze](http://transunion.com/credit-freeze)

or call 888-909-8872

Experian: [experian.com/freeze/center.html](http://experian.com/freeze/center.html)

or call 888-397-3742

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### **Four-step process:**

1. Create your login information
2. Verify your identity
3. Create a PIN
4. Freeze or "thaw" any time\*

*\*There are timing requirements*

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### **You'll need to "thaw" your report when you:**

1. Apply for any "new credit"
2. Apply for a job that does credit checks
3. Purchase insurance in your name
4. Move to a new residence