

# COMPUTER SAFETY TIPS

## How to Place a Credit Freeze on your Accounts



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Sun City Summerlin Computer Club

**A credit freeze is one of the most important steps you can take to protect yourself from having identity thieves open credit accounts in your name. A freeze prohibits consumer credit reporting agencies from disclosing the contents of a credit report to any person requesting the data. Without that credit file, lenders generally will not extend credit to you – or anyone claiming to be you.**

In 2018, Congress passed a law prohibiting charging for freezing/unfreezing your credit.

A credit **FREEZE** can be placed at no charge to you

Placing a FREEZE on your credit has no impact on your credit score.

## Credit Freeze

**Who:** Anyone can freeze their credit report

**What:** Restricts Access to your credit report

**When:** Place anytime and remove temporarily or permanently

**Where:** Place with each of the credit reporting agencies

**Why:** Prevent identity thieves from opening accounts

A credit freeze restricts access to your credit report, which means you — or others — won't be able to open a **new credit account** or perform pre checks on your credit while the freeze is in place.

You can temporarily lift the credit freeze if you need to apply for new credit.

When the freeze is in place, you will still be able to do things like apply for a job, rent an apartment, or buy insurance without lifting or removing it.

A credit freeze lasts until you remove it and is **Free**.

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Freezing your credit is becoming increasingly important. With nearly all of our financial and personal information living in the cloud, we are increasingly vulnerable to fraud and identity theft.

Identity theft losses in 2022 totaled \$43 billion, affecting 40 million U.S. adults, according to the Javelin Strategy & Research 2023 Identity Fraud Study. This is a decrease from the previous year, but it is still a significant financial burden for victims.

The most common type of identity theft in 2022 was new account fraud, in which criminals used stolen personal information to open new accounts in the victim's name. This type of fraud accounted for \$13 billion in losses, or 31% of the total. Other common types of identity theft included credit card fraud (\$6.6 billion), tax fraud (\$5.4 billion), and government benefits fraud (\$4.8 billion).

Identity theft can have a devastating impact on victims, both financially and emotionally. It can take months or even years to repair the damage to one's credit and reputation. Victims may also experience emotional distress, such as anxiety, stress, and depression.

There are a number of things that consumers can do to protect themselves from identity theft, including:



- Being careful about what information you share online and over the phone.

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- Freezing your credit reports if they think your identity may have been stolen.

- If you are a victim of identity theft, it is important to report it to the Federal Trade Commission (FTC) and your local law enforcement agency. You should also contact the three major credit bureaus (Equifax, Experian, and TransUnion) to place a fraud alert on your credit reports.

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- Freezing your credit will prevent you from impulsively applying for a new credit card at a store since lifting a freeze will take roughly 20 minutes
- In most states, credit freezes last indefinitely, so you don't have to worry about them expiring until you lift them

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- A credit freeze is not guaranteed to be 100% effective
- You need to contact each credit reporting agency individually to issue a credit freeze and then subsequently to lift the freeze
- You'll need to plan ahead when opening a new credit account (mortgage, credit card, auto loan, etc.) since you'll need to request a temporary lift of the credit freeze

- You will need to provide information to each of the three major credit reporting agencies. You will want to be sure a phone number provided is able receive text messages as part of multi-factor authentication procedures.
- This information will need to be provided for each person whose credit you wish to freeze.

The easiest way I have found to fill out the required information is with a computer rather than a phone or tablet.



# How to place or lift a freeze on your credit report

Freeze or lift the freeze on your credit report for free by contacting each of the three major credit reporting agencies:

- Equifax 1-888-298-0045
- Experian 1-888-397-3742
- TransUnion 1-800-916-8800

You can submit your request online, by phone, or by mail.

# Equifax

- **Online**, by creating a myEquifax account. You can check the status of your security freeze through your myEquifax account as well.
- **By phone**. Call us at (888) 298-0045. You'll be required to give certain information to verify your identity. You'll also have the option to receive a one-time PIN by text message or answer questions based on information in your Equifax credit report for identity verification.

# Equifax

- **By mail.** Please download [this form](#) for instructions and mailing address. If you are requesting to temporarily lift or permanently remove a security freeze via mail, you'll need to provide documents to validate your identity and address. [Read more about acceptable documents here.](#) After we receive the request and verify your identity, you will receive confirmation.

# Equifax

- You will be asked to choose a **PIN** number in addition to your password
- Be sure to remember these, use a password manager or other effective method. You will need this info to Freeze and UNFreeze your accounts.

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# Equifax

- You will be asked to choose a PIN number in addition to your password
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**You will need to create an account and fill out the various forms.**

**You will need to create a personal identification number, PIN.**

**Retain this information, the account password and PIN will be required to FREEZE or UNFREEZE your account.**

**A password manager is very helpful for this task.**

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- Placing, lifting and removing a security freeze is free. You can place, temporarily lift, or permanently remove a security freeze on your Equifax credit report in several ways.
- **Online**, by creating a myEquifax account. You can check the status of your security freeze through your myEquifax account as well.
- **By phone**. Call us at (888) 298-0045. You'll be required to give certain information to verify your identity. You'll also have the option to receive a one-time PIN by text message or answer questions based on information in your Equifax credit report for identity verification.
- **By mail**. Please download this form for instructions and mailing address. If you are requesting to temporarily lift or permanently remove a security freeze via mail, you'll need to provide documents to validate your identity and address





# Freeze your credit file for free

A security freeze, often known as a credit freeze, limits access to your Experian credit report—helping protect you against identity theft.

## Manage your freeze for free

New to Experian? Sign up.

[Create a free account >](#)

Already have an account? [Sign in.](#)



Credit

Money

Protection

Credit Cards

Loans

Auto

## Security freeze

A consumer right accessible to everyone that can help keep your Experian credit file safe.

### Your file is frozen

Security freeze blocks most access to your Experian credit file, while still allowing you to view and monitor your credit.



Unfrozen

**Frozen**

[Schedule a thaw](#)

[Notice of rights](#)



## How do I place a freeze on my credit?

The quickest and easiest way to freeze your credit file is online through the [TransUnion Service Center](#).

You can also add a freeze to your credit report by phone or mail. Call TransUnion at [800-916-8800](tel:800-916-8800), or send a written request that includes your name, address and Social Security number to:

TransUnion  
P.O. Box 160  
Woodlyn, PA 19094

When you place a freeze by phone or mail, you'll need to choose a 6-digit PIN to associate with your credit freeze. Please note it can't start with a zero or be all zeroes.

## Your file is frozen

Security freeze blocks most access to your Experian credit file, while still allowing you to view and monitor your credit.



Unfrozen

**Frozen**

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Here are some additional tips to help you protect yourself from identity theft:

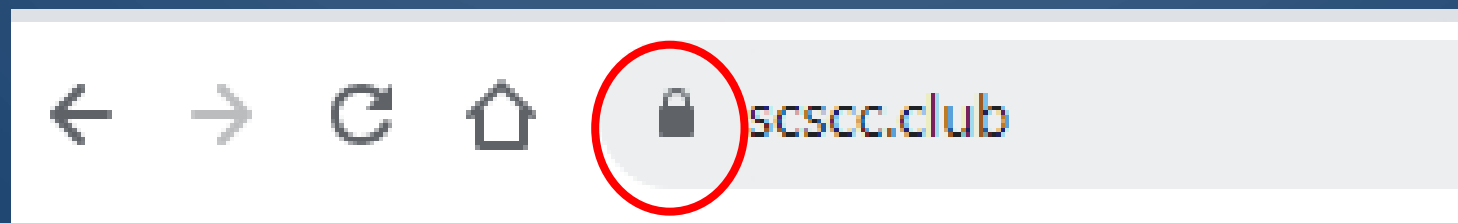
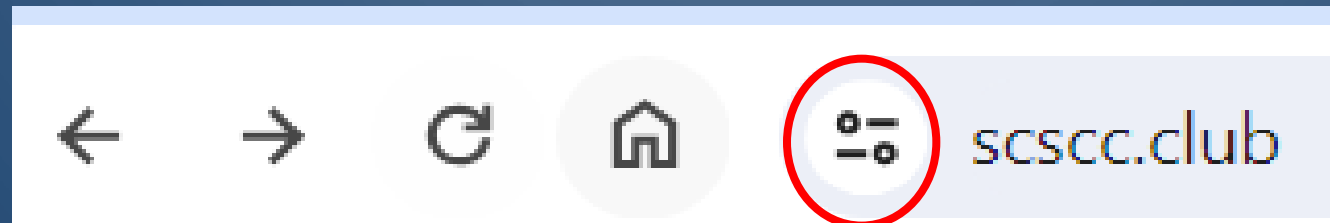
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- Be careful about phishing emails and text messages. Phishing is a type of scam in which criminals try to trick you into revealing your personal information or clicking on a malicious link.
- Shred any documents that contain your personal information before disposing of them.
- Be careful about what information you share on social media
- Use a password manager to help you keep track of your passwords and create strong, unique passwords for all of your online accounts.

**Before providing any personal information online, verify that you are have secure connection**

**A secure website will have a URL that starts with "https://" instead of "http://." The "s" stands for "secure," and it indicates that the website is using a Secure Sockets Layer (SSL) certificate to encrypt your data.**

- The lock icon or .
- **Most browsers will display a lock icon next to the URL of a secure website. This icon indicates that the website's SSL certificate has been verified by a trusted authority.**





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

equifax.com

Connection is secure

Pop-ups and redirects  
Allowed (default)



Cookies and site data

Site settings


Security  
equifax.com



Connection is secure  
Your information (for example, passwords or credit card numbers) is private when it is sent to this site. [Learn more](#)


Certificate is valid



 **Security**   
amazon.com

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 **Certificate is valid** 



amazon.com 



 **Connection is secure** 

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 **Pop-ups and redirects**   
Allowed (default)

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 **Cookies and site data** 

 **Site settings** 

The image shows a screenshot of a web browser displaying the Equifax Consumer Services Center. The browser's address bar shows the URL `https://www.equifax.com/personal/credit-report%20services/`. A settings menu is open on the left side of the browser window, with a red circle highlighting it. The menu includes options for "Connection is secure", "Pop-ups and redirects" (set to "Allowed (default)"), "Cookies and site data", and "Site settings". The website's navigation bar includes "Personal" and "Business" tabs, a "Support" link, and a "USA" location selector. The main content area features a "Log In" button and a "Credit Report Help" link. The page title is "Equifax Consumer Services Center" with the subtitle "How can we help you today?".

https://www.equifax.com/personal/credit-report%20services/

Political Yahoo Comp SCSCC CordCut Nxtldr Suppl Vegas DckDckGo News Plex DotU Copart Dental OffUp

Personal Business Support USA

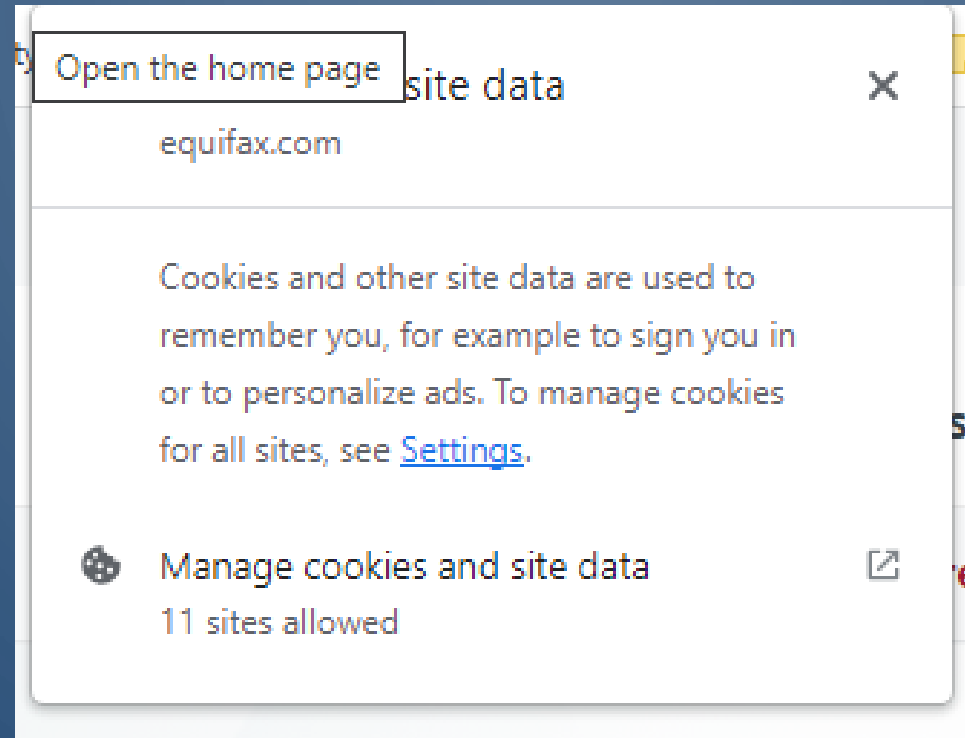
Learn About Us Search Explore Offers <sup>New</sup> Credit Report Help Log In

Equifax Consumer Services Center

# Equifax Consumer Services Center

How can we help you today?

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A screenshot of a browser notification for equifax.com. The notification is titled "Open the home page" and "site data" with a close button (X). The address bar shows "equifax.com". The main text reads: "Cookies and other site data are used to remember you, for example to sign you in or to personalize ads. To manage cookies for all sites, see [Settings](#)." At the bottom, there is a button labeled "Manage cookies and site data" with a gear icon and a link icon, and it indicates "11 sites allowed".

Open the home page site data X

equifax.com

Cookies and other site data are used to remember you, for example to sign you in or to personalize ads. To manage cookies for all sites, see [Settings](#).

Manage cookies and site data 11 sites allowed

Link in email offering health insurance



The connection to [em.familyhealthtip.com](https://em.familyhealthtip.com) is not secure

You are seeing this warning because this site does not support HTTPS. [Learn more](#)

Continue to site

Go back

Questions?

The background is a solid dark blue color. In the four corners, there are decorative white line-art patterns that resemble circuit traces or a stylized tree structure. These patterns consist of thin lines that branch out and terminate in small circles, creating a sense of connectivity and technology.

Thank you