

Credit Freeze Guide: The best way to protect yourself against identity theft



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Image Credit: Dreamstime

With [Equifax's announcement of a potentially catastrophic security breach](#) yesterday, now would be a really good time to consider freezing your credit, if you haven't already. Credit freezes are one of the most effective ways for consumers to protect themselves against identity theft.

What exactly is a credit freeze?

A credit freeze allows you to seal your credit reports and use a personal identification number (PIN) that only you know and can use to temporarily “thaw” your credit when legitimate applications for credit and services need to be processed. The added layer of security means that thieves can't establish new credit in your name even if they are able to obtain your personal information.

Freezing your credit files has *no* impact whatsoever on your existing lines of credit, such as credit cards. You can continue to use them as you regularly would even when your credit is frozen.

Freezes have been available for free to victims of identity theft for some years, but recently all three of the major credit bureaus adopted new rules that now allow non-victims to have access to credit

freezes as well for a small fee. In addition, most states and Puerto Rico have adopted laws establishing credit freezes for residents of their state.

Residents of various states may also freeze the credit reports of their minor children. Visit the [National Conference of State Legislatures](#) to see what the law is in your state.

The cost ranges from about \$3 to \$10 per person per bureau to freeze a credit report; a couple of states have higher fees.

When you do a credit freeze, it is imperative that you freeze your credit with all three bureaus.

The cost to “thaw” your reports for one creditor — or for a specific period of time — ranges from free to \$10.

Four states remove your credit freeze automatically after seven years. These states are [Kentucky](#), [Nebraska](#), [Pennsylvania](#) and [South Dakota](#).

In most states, your credit freeze remains permanently on your files until you request removal. But not so in the states listed above, according to the [Consumers Union’s guide to security freeze protection](#).

If you’re a resident of one of these states, pay close attention. You’ll need to set some kind of calendar reminder for seven years from the date of placement. That will serve as a reminder to refresh your credit freeze status before it drops off your radar completely and you go months or years without this key protection against identity theft!

When *shouldn’t* you freeze your credit?

If your credit reports are accessed often for work or because you create new accounts with various financial institutions on a regular basis, it is not recommended that you freeze your accounts. The costs to regularly “thaw” your reports would tend to be excessive.

Below you’ll find directions and links to assist you in obtaining your credit freeze or thaw from each major bureau:

EQUIFAX CREDIT FREEZE

- [Credit freezes may be done online](#) or by certified mail – return receipt requested.
- [Check your state’s listing](#) for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.
- Request your credit freeze by certified mail using [this sample letter](#). Please note the attachments you must include.
- If your PIN is late arriving, call 1-888-298-0045. They will ask you for some ID and arrange for your PIN to be sent to you in 4-7 days.
- **Unfreeze:** Do a temporary thaw of your Equifax credit freeze by [snail mail](#), [online](#) or by calling 1-800-685-1111 (N.Y. residents dial 1-800-349-9960).
- Info on freezing a child’s credit with Equifax [can be found here](#).
- If requesting a freeze by mail, use the following address:
 - Equifax Security Freeze
P.O. Box 105788
Atlanta, GA. 30348

EXPERIAN CREDIT FREEZE

- Credit freezes may be done online; by certified mail – return receipt requested; or by calling 1-888-EXPERIAN (1-888-397-3742). When calling, press 2 then follow prompts for security freeze.
- Check your state's listing for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.
- Request your credit freeze by certified mail using this sample letter. Please note the attachments you must include.
- You can also freeze a child's credit report. The information contained at this link is applicable for all three credit bureaus. You must first write a letter to each bureau to learn if your minor child has a credit report and if so, then you can proceed to freeze it.
- **Unfreeze:** Do a temporary thaw of your Experian credit freeze online or by calling 1-888-397-3742.
- Info on freezing a child's credit with Experian can be found here.
- If requesting a freeze by mail, use the following address:
 - Experian
P.O. Box 9554
Allen, TX. 75013

TRANSUNION CREDIT FREEZE

- Credit freezes may be done online, by phone (1-888-909-8872) or by certified mail – return receipt requested. *(Some users have reported difficulty with the online method. Please try one of the other options if you too experience difficulty.)*
- Check your state's listing for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.
- Request your credit freeze by certified mail using this sample letter. Please note the attachments you must include.
- **Unfreeze:** Do a temporary thaw of your TransUnion credit freeze online or by calling 1-888-909-8872.
- Info on freezing a child's credit with TransUnion can be found here.
- If requesting a freeze by mail, use the following address:
 - TransUnion Protected Consumer Freeze
P.O. Box 380
Woodlyn, PA. 19094

YOU CAN ALSO [FREEZE YOUR CHEXSYSTEM REPORT](#)

Visit [ChexSystems.com](https://www.ChexSystems.com) to learn more & submit your freeze request online.

Special thanks to our listeners Carrie and Ed for their input into this guide.