



SOCIAL SECURITY & CREDIT FREEZE

(If you are receiving Social Security, skip to step two)

STEP ONE: To avoid identity theft, it is important to create a log in and password on the Social Security website **before** you freeze your credit, <https://www.ssa.gov/>.

If you have already frozen your credit and have never logged in to Social Security, you will have to unfreeze your credit to create a log in and password on the social security website.

STEP TWO: We encourage you to review your credit report each year. You can obtain a free report from each credit agency by using this website. This is the only actual free report.

www.annualcreditreport.com

Any time a credit report is pulled before the agency releases any information, they are obligated to contact you and speak with you personally before releasing information.

Many of our clients have asked about freezing their credit or placing a fraud alert. This process can be set up through **each** credit reporting agency. In Indiana there is no charge to place a credit freeze; however, most states do charge a nominal fee unless you've been a victim of fraud or identity theft.

- If you plan on refinancing or purchasing a vehicle or obtaining credit then wait to put alert on until that's completed.
- **A credit freeze can be placed on your credit by you, using all three websites below. (FREEZE, meaning continual, you cannot apply for new credit or get your credit score until you have removed the freeze with a personalized pin sent to you by each agency)**

- Once credit is frozen, you will be mailed a pin number. It is **very important** to keep all logins, passwords and pin numbers in a safe and secure place. You must have your login, password and pin number to unfreeze your credit, should that become necessary.
- Please note that a freeze must be placed for each person, it is not determined by household, but by individual.

You may place a credit freeze by calling these toll free numbers or visiting their websites at:

Equifax	1-800-349-9960	http://www.equifax.com
Experian	1-888-397-3742	www.experian.com
TransUnion	1-800-916-8800	www.transunion.com