



Guide to Credit Freezes & Security Freezes

What is a credit freeze (AKA security freeze)?

When your credit is frozen, lenders cannot access your credit report, thereby preventing anyone – including identity thieves *and* yourself – from opening new credit in your name.

Check out the FAQs on the Federal Trade Commission's website for more information:

<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

Before you begin:

1. 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, or if you use any other type of credit monitoring service (e.g., Credit Karma or LifeLock), and you have never logged in to Social Security, you will have to temporarily suspend your credit freeze to create a log in and password on the SSA website. See **Part Three** below for instructions on lifting your credit freeze.
2. We encourage you to review your credit report each year. You can obtain a free report from each credit agency by using this website: www.annualcreditreport.com. *This is the only actual free report.* You can obtain this free report even when your credit is frozen.
3. In order to place security freezes, you will need to have your personal information ready, including your social security number and driver's license number.
4. If you plan on refinancing, purchasing a vehicle or obtaining credit, wait to place a credit freeze until that process is complete.

Part One: Freeze Your Credit with Equifax, Experian and TransUnion

In order to completely freeze your credit, you need to complete the process with **each** credit reporting agency. As of 2018, it is free to freeze your credit in all 50 states.

An individual can complete this process online, over the phone, or by mail with each of the three agencies:

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| Equifax www.equifax.com 1-800-349-9960 | Mailing address: Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788 |
| Experian www.experian.com 1-888-397-3742 | Mailing address: Experian Security Freeze P.O. Box 9554 Allen, TX 75013 |
| TransUnion www.transunion.com 1-800-916-8800 | Mailing address: TransUnion LLC P.O. Box 2000 Chester, PA 19016 |

The forms necessary to freeze your credit by mail can be obtained on each of the above websites, or we can provide the forms to you.

Once your credit is frozen, you will receive a PIN – depending on how you freeze your credit and the credit agency, your PIN will be delivered immediately online or by mail. It is **very important** to keep all logins, passwords and PINs in a safe and secure place. You must have your login, password and PIN to unfreeze or temporarily lift your credit freeze, should that become necessary. **We are not allowed to save this information for you.**

Part Two: Place Security Freezes with Innovis, ChexSystems, and NCTUE

In order to prevent identity thieves from opening bank, utility, and certain other accounts under your name, you will need to go a step further and place security freezes with Innovis, ChexSystems, and the National Consumer Telecom & Utilities Exchange (NCTUE).

Innovis: Placing a security freeze with Innovis prevents lenders from gaining access to your Innovis credit report.

ChexSystems: Placing a freeze with ChexSystems will prevent any checking or savings accounts from being opened without your authorization or knowledge.

NCTUE: Placing a freeze with NCTUE prevents telecommunications, pay-TV, and utility accounts from being opened using your information.

Placing a freeze on all three reports can be done online, over the phone or by mail:

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| Innovis https://www.innovis.com/personal/securityfreeze 1-800-540-2505 | Mailing address: Innovis Consumer Assistance P.O. Box 26 Pittsburgh, PA 15230-0026 |
| ChexSystems www.chexsystems.com 800.887.7652 | Mailing address: Attn: Security Freeze Department 7805 Hudson Road, Suite 100 Woodbury, MN 55125 |
| NCTUE https://www.nctue.com/Consumers 1-866-349-5355 | Mailing address: NCTUE Security Freeze P.O. Box 105561 Atlanta, GA 30348 |

Keep all PINs / confirmations received online or via mail in a secure location.

Just like the credit freezes with Equifax, Experian and TransUnion, these freezes may be lifted at any time that you need to open a new account or obtain new service.

Part Three: Temporarily Lift / Suspend Your Credit Freeze

You may need to temporarily lift your credit freeze in situations of applying for credit, obtaining a mortgage or auto loan, refinancing, etc.

Quick tip: It is recommended if you are applying for a mortgage or refinancing to temporarily lift your credit freeze for at least 60 days. If you are applying for a car loan or credit card, 7 to 10 days should be enough time.

Unless the lender has told you specifically which credit agency they use, you will need to temporarily lift your credit freeze with all credit agencies. Here's how:

- You will need your PIN, and if you're completing the process online you will need your User ID and password for each agency. If you cannot locate your PIN, you will need to call and have the PIN reissued.
- The easiest way to temporarily lift your credit freeze is by completing the process on each agency's website.
- You MAY be able to lift the credit freeze by calling the agencies without your PIN, but it is not guaranteed.
- You can also send a letter in writing requesting your credit freeze to be temporarily lifted.

See the lists in **Part One** and **Part Two** for the websites and contact information.

We do not recommend that you permanently suspend the freeze on your credit, but it is possible to do so. Again, you do this by going online, by telephone or in writing for each credit agency.

We reiterate that our office cannot retain your PINs, User IDs and Passwords for you. You are responsible for keeping this information in a secure location.

For more information, please visit www.finplans.com/blog