



FRAUD PREVENTION

PROTECT YOUR IDENTITY – FREEZE YOUR CREDIT

What is a Credit Freeze?

A credit freeze prevents creditors from accessing your credit report, stopping them from approving any new accounts in your name—whether fraudulent or legitimate. This is one of the best ways to prevent identity theft and unauthorized financial activity.

Why Should You Freeze Your Credit?

- It secures your credit
- Reduces the risk of identity theft
- Stops fraudsters from opening accounts in your name

Does a Credit Freeze Affect Your Credit Score?

No. Freezing your credit **does not** impact your credit score.

How to Freeze Your Credit:

You need to contact each of the three major credit bureaus individually:

Equifax – 888-298-0045

TransUnion – 800-916-8800

Experian – 888-397-3742

A freeze stays in place until you request to lift it.

Who Should NOT Freeze Their Credit?

While freezing your credit is a great security measure, it may not be ideal if you frequently:

- Apply for new loans, credit cards, or financing
- Need quick access to credit for emergencies
- Require credit checks for housing, utilities, or employment

What If You Need a Loan?

If you need to apply for a loan, mortgage, or credit card, you can temporarily unfreeze your credit for 1 to 30 days by contacting the credit bureaus.

Other Ways to Protect Your Identity

In addition to a credit freeze, services like LifeLock, Identity Guard, and Identity Defense offer monitoring and alerts for a small fee.